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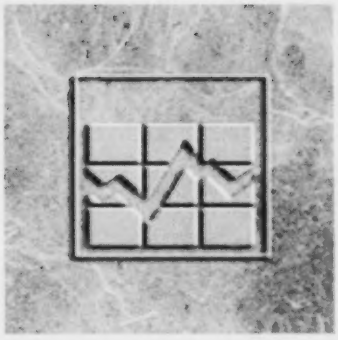
Focus Groups with Respondents and Non-Respondents to the Survey of Consumer Finances



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Income Research Paper Series

Focus Groups with Respondents and Non-respondents to the Survey of Consumer Finances

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FOCUS GROUPS WITH RESPONDENTS AND NON-RESPONDENTS TO THE SURVEY OF CONSUMER FINANCES

August 1992

Nancy Staisey, Partner, Price Waterhouse

(under contract to Statistics Canada)

The SLID Research Paper Series is intended to document detailed studies and important decisions for the Survey of Labour and Income Dynamics. These research papers are available in English and French, at no charge. To obtain a summary description of available documents or to obtain a copy of any, please contact Philip Giles, Manager, SLID Research Paper Series, by mail at 11-D8 Jean Talon Building, Statistics Canada, Ottawa, Ontario, CANADA K1A 0T6, by telephone (613) 951-2891, or by fax (613) 951-3253.

EXECUTIVE SUMMARY

There are many issues to consider when developing and conducting a survey. Length, complexity and timing of the survey are all factors that may influence potential respondents' likelihood to participate in a survey. One important issue that affects this decision is the extent to which a questionnaire appears to be an invasion of privacy. Information on income and finances is one type of information that many people are reluctant to share but that is important for policy and research purposes.

Collecting such information for the Survey of Consumer Finances (SCF) has proven difficult, and has resulted in higher than average non-response rate for a supplemental survey to the Labour Force Survey. Given the similarity between the SCF and an upcoming survey, the Survey of Labour and Income Dynamics (SLID), it is important to examine the reasons behind the SCF's higher non-response rate and obtain suggestions for increasing response rate and gaining commitment from respondents to the 6-year SLID.

Statistics Canada asked Price Waterhouse to conduct focus groups and in-depth interviews with respondents and non-respondents to the SCF. The objectives of these focus groups and in-depth interviews were to explore reasons for response and non-response, issues of privacy and confidentiality and understanding of the terms used in the survey, and to test reactions to the appearance of a draft SLID package.

Six focus groups were conducted with respondents and a mix of respondents and non-respondents. Focus groups were held in Ottawa (the pre-test focus group), Toronto (three) and two in Montréal (two, in French). One of the Toronto focus groups was composed exclusively of senior citizens. In addition, seven interviews were completed. Six interviews were conducted over the telephone (including one interview with a non-respondent) and one interview was done in person. It should

be noted that the research conducted was qualitative in nature and the findings cannot therefore be extended to the general population of respondents and non-respondents. Because of the small pool of non-respondents, it was difficult to recruit a larger number of non-respondents.

Findings from the focus groups and interviews indicate that, generally, non-respondents were more concerned about the private nature of income information than were respondents. Although many respondents worried about the confidentiality of the information they had provided to Statistics Canada, some mentioned not caring whether the information was kept confidential or not. Most participants understood the terms used in the SCF clearly but when there was confusion, the interviewer clarified misunderstandings effectively. The answers provided by participants to some questions did indicate a confusion about the relationship between Revenue Canada and Statistics Canada, especially as regards the sharing of information. Many believed that information was routinely shared.

Most respondents mentioned that the survey had sounded interesting when it was first described to them but non-respondents' first reaction was quite negative. Respondents mentioned the attitude of the interviewer, the credibility of Statistics Canada, viewing participation as a duty and the length of the questionnaire as factors that had influenced their decision to participate in the SCF. Most respondents had filled out the questionnaire with the help of their income tax forms before the interviewer called. Some participants also mentioned believing participation was mandatory. One concern voiced by many participants was the requirement to answer over the phone. They would have preferred an in-person interview because of the personal nature of the topic. This was a particular concern of participants in the Montréal groups.

When asked their reactions to the appearance of the draft SLID package, participants mentioned that the package looked friendlier, less official and easier to answer. Some mentioned being concerned about the amount of paper used and

about the size of the forms. Others expressed confusion about the arrows and about who was supposed to fill out the questionnaire. Overall, most participants had a positive reaction to the look of the package and preferred it to the previous SCF form. One exception was the group of senior citizens, who but for one participant preferred the SCF survey to the draft SLID form. They felt that the SCF looked more "official".

Participants were probed on their reaction to each section of the draft package. Participants liked the idea of a 1-800 number, as long as the line was not constantly busy. Some of the senior citizens reported that the use of letters or words in the phone number confused them. Participants had mixed feelings about the facts stated in the first section: some thought they were interesting but others felt they did not reflect their perception of reality, especially senior citizens. Most mentioned being unlikely to report income they had not reported on their income tax form. Participants were not uniformly favourable or unfavourable to giving Statistics Canada permission to access their income tax records at Revenue Canada, with or without their SIN.

Suggestions for increasing the response rate to surveys similar to the SCF included notifying participants of the exact purpose for conducting the survey as well as the expected use of the data collected; advertising the survey; providing income ranges rather than asking for a precise amount; allowing participants to mail the survey anonymously; and conducting the interviews in person.

Suggestions for gaining commitment from respondents in a 6-year survey included explaining the purpose of the survey and keeping them informed of the results throughout the survey; having friendly and professional interviewers; conducting the survey once a year only; and making it easy for participants to let Statistics Canada know that they are moving.

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1. Background

While there are a number of topics about which people do not mind sharing information with others, the nature of some subjects make them understandably more sensitive. Questions about income stand out prominently as the kind of information that people are careful or even reluctant to divulge. The reasons for that reluctance are undoubtedly many but some of those reasons may be more obvious than others. The fact that income is associated with a certain social status, that some income might not be reported and would therefore preferably be kept in the dark, and that money matters are considered a highly personal topic for many people may all be reasons for the reluctance of some people to talk about income-related questions with people they do or do not know.

Furthermore, issues of privacy are very close to most people's heart nowadays. Some people have been swamped by direct marketing offers from companies which have bought a list on which their name appears. As a result, many people are particularly careful about what kind of information they divulge and to whom they divulge it.

It is not surprising, in this context, that Statistics Canada experiences a relatively high non-response rate to its Survey of Consumer Finances (SCF). The SCF, a supplement to the Labour Force Survey (LFS), is conducted in April and early May and asks respondents about, among other things, income sources, credits obtained and taxes paid. The SCF has a non-response rate of 15% compared to a non-response rate of 5% for the LFS.

There are grounds for wondering about the motives of non-respondents in not participating in the survey. And just as there are reasons that explain the high non-response rate, there may be specific reasons to explain why respondents felt encouraged to answer the questionnaire. Identifying the reasons for both response

and non-response will help in improving similar surveys in the future and increasing the response rate. The primary reason for investigating respondents and non-respondents' feelings and attitudes towards the SCF survey is to assist in the design of the Survey of Labour and Income Dynamics (SLID), which will be an important new source of information for research and program development.

SLID plans to conduct a benchmark survey in January 1993 and then contact respondents twice a year over six years. An interview will be conducted in January of each year and will focus on work related activities for the previous year. Four months later, in May, income data will be collected for the previous year. Non-response to income questions is of great concern to SLID since respondents will be asked about their income each year.

For these reasons, Statistics Canada was interested in investigating the reasons for response and non-response to the SCF. Which aspects of the survey turned non-respondents off? How can non-respondents be encouraged to answer income surveys? What elements of the survey made the respondents feel positively inclined to answer the SCF? Are there characteristics that non-respondents and respondents share or do the causes for the high non-response rate to the SCF survey lie solely in the design of the questionnaire? How can the survey be designed and what tools, if any, can respondents be provided with in order to minimize the non-response rate to SLID? These are all questions for which Statistics Canada was seeking the answer.

2. Objectives

This section of our report describes the objectives and scope of the study. The main purpose of this assignment was to conduct focus groups and in-depth interviews with respondents and non-respondents to the SCF.

The objectives of the focus groups and interviews with non-respondents were to:

- explore the reasons for their non-response; and
- discuss ways of alleviating their concerns.

Non-respondents to the SCF were all respondents to the Labour Force Survey. Therefore, it was important to determine what element(s) of the SCF turned them into non-respondents. Through the focus groups and interviews a variety of possible factors explaining non-response were explored. These factors include:

- invasion of privacy;
- sensitivity of income information;
- concern about general confidentiality;
- perception that Statistics Canada passes the information on to Revenue Canada;
- respondent burden;
- lack of understanding of the terms and concepts in the survey; and
- unavailability of the information that is asked.

The focus groups and interviews with respondents to the SCF were also used to explore the following issues:

- To establish what respondents actually did when they received the SCF form.
    - Did they understand it?
    - Did they fill it out in advance before the telephone or personal interview?

  - Did they use records (e.g., income tax forms) to complete it?
  - Did they understand the terms and concepts?

- To test reactions to the appearance of forms designed to be more respondent-friendly.

The study also proposed to explore issues such as the timing of the collection of income information, the need for participants to respond for other members in their household, the accuracy of income reported, and whether respondents felt participation in the survey was voluntary or not.

3. Methodology

This section describes the approach that Price Waterhouse undertook to conduct this assignment. The methodology used involved conducting:

- four focus groups with respondents to the SCF (including one group of senior citizens);
- two focus groups with a mix of respondents and non-respondents;
- six interviews with respondents; and
- one interview with a non-respondent.

The methodology used for this assignment was based upon the approach outlined in our proposal and discussed with Statistics Canada officials at the start of this assignment. The methodology used is outlined below.

3.1 Focus Groups

We conducted six focus groups. Information on the groups is presented in Table 1.

Table 1

Focus Group Information

Location	Date	Composition	Language	Moderator
Ottawa	June 8, 7-9 pm	Respondents	English	Nancy Staisey
Toronto	June 10, 7-9 pm	Mixed	English	Nancy Staisey
Toronto	June 11, 2-4 pm	Senior respondents	English	Nancy Staisey
Toronto	June 11, 7-9 pm	Respondents	English	Nancy Staisey
Montréal	June 16, 7-9 pm	Respondents	French	François Cadoret
Montréal	June 17, 7-9 pm	Mixed	French	François Cadoret

As much as possible, participants were recruited to represent a mix of:

- gender;
- age; and
- marital status.

Statistics Canada helped to identify potential participants for the focus groups. People were identified as respondents or non-respondents to the 1992 or 1991 Survey of Consumer Finances. Due to confidentiality considerations, all potential participants, both for the focus groups and for the interviews, were contacted from a Statistics Canada office. The small pool of non-respondents' names and the high

refusal rate led to fewer non-respondents being recruited than expected for both the focus groups and the in-depth interviews. Nevertheless, important information on non-respondents was still obtained.

Based on our review of the documentation we prepared the guide to be used for the focus groups. The guide addressed the major issues of concern outlined in the terms of reference. The first focus group was conducted in Ottawa and served as a pretest of the guide. The guide was reviewed with the project authority and revisions were made as necessary.

The guide used is provided in **Appendix A**.

The focus groups were conducted at facilities with a one-way mirror. Approximately ten minutes before the conclusion of the focus group, questions noted by observers were passed to the focus group moderator. At the conclusion of the focus group, the moderator conducted a de-briefing session for observers of the session. All focus groups were audiotaped.

3.2 Interviews with Respondents and Non-respondents

We conducted 6 in-depth telephone interviews and 1 in-depth in-person interview. One telephone interview was with a non-respondent to the Survey of Consumer Finances. The interviews explored the reasons for non-response and response, concerns that may lead to non-response and discussed ways of alleviating such concerns and increasing the response rate to income questionnaires.

Prior to the conclusion of the interview, respondents were also asked about their general comments and recommendations concerning the proposed survey. Each

in-depth telephone interview lasted between 20 and 40 minutes. The one in-person interview lasted about 50 minutes .

We prepared interview guides to be used for the one-on-one, in-depth interviews with respondents and non-respondents. These in-depth interviews explored issues similar to those that were discussed during the focus groups. The major difference between the two guides was that telephone interviews could not assess the reactions of interviewees to the proposed package for SLID. The interview guide addressed the major issues of concern outlined in the terms of reference. It is pr nted in **Appendix B**.

3.3 Limitations of the Study

It is important to note two limitations of the study. First, focus groups are a qualitative research tool. The focus groups are not a statistically representative sample of participants in the SCF. Second, we were not able to recruit a sufficient number of non-respondents to convene a non-respondent only focus group. In order to ensure that non-respondents voiced their true opinions when discussing the issues with respondents in the mixed groups, in some of the groups we used a written "voting technique" prior to discussing some of the issues. This involved having respondents record yes/no answers to questions such as, "Would you give your permission for Statistics Canada to access your tax records?" before the issues were discussed in the group.

In spite of the small number of non-respondents, the mixed groups did provide valuable information on factors influencing response and non-response.

4. Major Issues

Before starting this study, Statistics Canada identified a number of issues that might influence the willingness of people to participate in an income survey. These issues were addressed during the focus groups and the in-depth interviews. The relationship between concerns about those issues and willingness to participate was evaluated. The section on Findings (Section 5) provides detailed information on these issues.

4.1 Concerns About Feelings of Invasion of Privacy and Sensitivity of Income Information

As would be expected, worries about the private nature of financial information were strongest among non-respondents. The most frequent reason given for non-response by non-respondent participants in the focus groups was that financial data was too personal to share. Respondents who shared their household with non-respondents also stated the personal nature of income information as the reason why the non-respondents had refused to participate. Concerns about invasion of privacy were an issue for only a few respondents. One non-respondent said that her refusal to participate in the SCF was based on her belief that Statistics Canada could access the information by using Revenue Canada records. She did not see any reason for restating information that was already on record.

4.2 Concerns About General Confidentiality

Overall, respondents were more concerned about the confidential nature of the survey than they were about the personal nature of the financial information provided for the Survey of Consumer Finances. Although a few participants did not care whether the survey was confidential or not, many more mentioned being

reluctant to participate at first because they were concerned about confidentiality. They were worried that, although the information was supposed to be "strictly confidential", the interviewer as well as many other people could assess their file. In addition, they did not like the idea of providing their name on the survey.

Only one non-respondent expressed concern about the confidential nature of the information.

4.3 Concerns About Links to Revenue Canada

Whether they referred to Revenue Canada directly or not, many participants felt that the survey conducted by Statistics Canada and information available at Revenue Canada were linked in some way. This was expressed by: their refusal to report income data that they would not normally report on their income tax return forms (lottery and bingo winnings, cash payments for jobs done 'on-the-side', etc.); the willingness of many to give Statistics Canada permission to access their tax records at Revenue Canada ("they can access the information anyway"); and the importance given to accuracy in reporting their income because of the belief that Statistics Canada and Revenue Canada can cross-check the information. Other participants mentioned not being concerned about sharing financial information with Statistics Canada or wondering why Statistics Canada was conducting the survey since "Revenue Canada has got it anyway".

4.4 Concerns About Response Burden

Very few participants were concerned about the response burden created by accepting to answer the SCF. Those who had initially been concerned about the time that it might take to complete were relieved to see that the survey only took a few minutes of their time.

4.5 Concerns About Lack of Understanding of Terms Used

Similarly, very few participants said there were terms in the Survey of Consumer Finances that they did not understand. The respondents who did not understand some terms or questions all said that the interviewers were very helpful in clarifying any misunderstanding that they had. Some said that the questionnaire and the interviewers' first explanations were so clear that they did not need to consult the instruction booklet for additional information since they felt they understood everything.

4.6 Concerns About Unavailability of the Information Asked

About two-thirds of the participants said that they had used their income tax return forms to help them fill out the SCF and that the timing of the survey (immediately after the income tax return) was very good since the data required were still fresh in their minds and readily accessible. The timing of the survey also allowed a number of participants to answer the questionnaire from memory, either before the interviewer called or over the telephone with the interviewer. On the other hand, people who thought that Statistics Canada could go to Revenue Canada to obtain the information were even more confused about the fact that the survey was conducted at the same time of the year as the income tax.

5. Other Findings

This section presents the major findings from the focus groups and in-depth interviews. The issues mentioned in the previous section are developed in more detail, reactions of focus groups participants to the proposed SLID survey are presented, and alternatives for increasing the response rate to income questionnaire and for ensuring participation in a 6-year survey are suggested.

5.1 First Reactions to the Survey of Consumer Finances

Most participants had first heard about the SCF over the phone from their Labour Force Survey interviewer. Interviewers usually informed respondents of the upcoming survey and gave them some information about it. Others were contacted by an interviewer who went to their home to inform them of the survey in person. When the person was not there, the interviewer left a card telling the person that they would be receiving a phone call and that the interviewer would ask if they would be interested in participating in the Survey of Consumer Finances. Interviewers also left information about the survey.

Most participants in the focus groups and most interviewees found the interviewer's information quite clear and comprehensible. One focus group participant mentioned that she had not been surprised when she had received the survey in the mail because it was exactly what had been explained to her over the phone. Participants felt it was important to learn about the survey in advance because otherwise it could be thrown out with the junk mail. They also felt that the advance announcement of the survey by their interviewer assured them that it was an "official" survey.

The first reaction that many participants had to the survey was that it sounded interesting and that they would like to be part of it. Some mentioned feeling pride in having been selected to participate in the survey. On the other hand, others mentioned the fact that it looked just like the income tax form that they had just completed. This similarity provoked negative reactions in several participants who mentioned the connection to the income tax form:

- "I thought it looked like the tax return and I hate that junk but I went through it and filled it out anyway."

- "I just sat down with my income tax form and filled out the survey and thought it looked just the same; I thought 'here I am filling in information that is already available to anyone in government'."

- "The information is at Revenue Canada. Why should Statistics Canada do a survey to find out about income?".

Other comments from respondents included that Statistics Canada's vision of a household was strange or that they were curious to find out how they had been selected to participate. Some respondents also expressed reluctance at first because of the nature of the survey and of the information requested or because they had to give their name and phone number. One respondent's concern was that her name would be put in a database. Some of the respondents' initial reticence was overcome by the fact that Statistics Canada was conducting the survey. They added that they would not have participated in that kind of survey if it had been conducted by a private company. They felt the name Statistics Canada added to the survey's credibility.

The friendliness, flexibility and professional attitudes of the LFS interviewer was key to this credibility, as was the "relationship" that sometimes developed between interviewer and interviewee during the course of the SCF. Repeatedly, respondents mentioned the trust and comfort they had reporting information to their interviewer. Many indicated that, if a "stranger" had contacted them, they may have refused to participate in an income survey.

A few participants mentioned that they had been bothered by the fact that they had to answer for other members of the household, especially if they were not family members or if they were reticent to provide the information. One participant suggested that it would have been better if each person in the household had been mailed a questionnaire to be sent back by a specific date; another participant

emphasized his point by saying that it was the government's responsibility to collect information from each member of the household, not his.

As would be expected, the first reactions of non-respondents to the survey were quite negative. Most of them thought that the information requested was "nobody's business" or felt that it was an invasion of their privacy. One non-respondent said that she did not like income questionnaires in general and that it bothered her that income information "gives [Statistics Canada] power". Another said that he ignored it because "information could leak, even if it's confidential".

It is interesting to note that while some non-respondents said they had refused to participate because they felt that the information could be accessed from Revenue Canada records, some respondents said that they participated for the same reason. Non-respondents felt that only one government department should have information on income. Some respondents, on the other hand, felt that it did not matter that more than one government department possessed income information once one department had collected it. The majority of respondents who said that providing income information did not bother them since Revenue Canada already has the information qualified their statement by saying that they had "nothing to hide".

5.2 How is the SCF Questionnaire Completed?

Most focus group respondents to the SCF said they filled out the questionnaire before the interviewer called to record their answers and many of them used their income tax return forms to help them answer questions. One focus group participant said that he had clipped the questionnaire and his income tax forms together, left them by the phone and answered the survey over the phone directly from his income tax forms. Whether or not they used their income tax return forms, most participants found the survey very easy to answer. One participant said that she kept putting off filling out the questionnaire because it looked longer to complete than it actually was. Some of the respondents who said that they had not used income tax return forms said that it was because few of the questions applied to them and that most could be answered from memory.

The general agreement among interviewees and participants in the focus groups was that the questionnaire was very clear and that there were few terms that created misunderstanding or confusion. For this reason, many respondents only skimmed through the instruction booklet or did not use it at all. A few respondents were confused as to how to answer questions but this was more a result of the particular situations that they were in than because of the unclarity of the terms used. For example, one participant who owns her business did not know whether to report income on line 1 or on line 3 of the questionnaire. Another said that he was confused about question 17 because it was not the same as his income tax form. It was suggested that all questions on the survey have the income tax form reference line beside them, as was done for question 22 in the original survey.

One person said that she and her tenants were considered a "family", which she said was not the case, while another participant said that his Japanese wife, who is not a Canadian citizen, was excluded from the survey. This created confusion in

both participants as to how the terms "family" and "household" were used for the purpose of the questionnaire.

All respondents who had questions about the questionnaire said that their interviewer "knew what she was doing" and explained things very clearly.

5.3 Reasons for Participating or Not Participating

This section provides information as to how and why people decide to respond or not to respond to income surveys. Since there were less non-respondents than initially expected in the focus groups, only a few non-respondents gave information on this process during the focus groups. Nevertheless, important additional information was collected from respondents who live in the same household as non-respondents and who gave reasons why the latter had refused to participate to the SCF.

One of the first comments made by some of the participants when asked how they decided whether or not to participate in the Survey of Consumer Finances was that they did not think that participation was voluntary. The issue was discussed at some length in two focus groups in particular, and there was no agreement on whether or not participating was mandatory. One participant said that she had been told by the interviewer that her participation was mandatory. Other participants qualified the feeling that they had to participate by saying that no one ever told them that they had an obligation to participate but that they were not told that they were free to refuse either. A few respondents mentioned that they had felt a moral obligation to participate, that "it was [their] duty to participate".

Factors that respondents felt are influential in making the decision to participate in this survey in particular and in similar surveys in general included the importance

of providing the information so that it can be used to improve certain situations, the simplicity and length of the survey, the intrusiveness of the questions, the number of surveys that one will be asked to answer, and the attitude of the interviewer. A few of the respondents were motivated to participate because they use statistics in their line of business and they realize the importance of collaborating in the gathering of information. A common response from respondents was that they "like to help" or that they "have nothing to hide".

The attitude of the interviewer was mentioned by many participants and interviewees at some point during the focus groups or interviews. Most respondents' experience with their interviewer had been a pleasant one. Many of them spoke of the importance of "developing a rapport" with their interviewer and one respondent said that she had become friends with hers. A few respondents stressed that their relationship with the interviewer as well as his or her attitude had been influential in their decision to participate in the SCF. One focus group participant mentioned that he had been reluctant to participate in the surveys at the beginning of the whole process but by the time that the SCF came around, he and his interviewer were on such friendly terms that he had no qualms about giving her information of a personal nature.

One interviewee said that she had always been curious about the figures presented in the media and was interested in being part of the statistics. She said that the extent to which people are informed about statistics in general and about how the information collected is used could be a decisive factor in whether they will participate in a survey or not. While most people said that the timing of the survey after the income tax return was good because the figures were fresh in their mind and forms were readily accessible, this interviewee said that some people might be unwilling to participate because they think that "someone is trying to double-check the information that they provided on their income tax return form".

A few respondents mentioned being reluctant to answer the survey over the phone because of the personal nature of the information provided and because they could not have proof that the person was actually working for Statistics Canada. This concern was less pronounced among respondents who had met their interviewer and who had spent some time talking to him or her. Most said that they would prefer to provide the information in person. One respondent actually refused to participate over the telephone and mailed the survey back instead. This concern was voiced most often in the two Montréal groups.

When asked why certain people decide not to participate in income surveys, participants' answers were that the non-respondents might wonder how the information will be used, "whether the government is trying to figure out a new way to dip into [their] pocket", whether they have the time that it takes, and whether they see the relevancy in the survey. Respondents who lived with people who had refused to participate all said that they had done so because of concerns about privacy. One participant's husband had told her that "the government has enough information as it is" and another participant's son had told him that it was "none of their business". Non-respondents present in the focus groups echoed this feeling by saying that the type of questions asked were an invasion of their privacy. One non-respondents said that he was worried about confidentiality and another that she did not see the point in providing information that was already on record at Revenue Canada.

Most participants and interviewees said that they had not talked to anyone in deciding whether or not to participate in the survey and that it was their decision.

5.4 New vs Old Survey

A draft version of the new SLID package was presented to participants to obtain their first reactions to the appearance of the package. The draft, which included a bilingual instructional folder and questionnaire with arrows to indicate the flow of questions, was presented to participants in the focus groups and to the in-person interviewee. Participants were asked for their opinions regarding the appearance of each form. Participants were also probed on their reaction to each section of the explanatory folder. The Survey of Consumer Finances was referred to as the old, blue form and the SLID questionnaire was referred to as the new, black form.

The focus group participants and the in-person interviewee had a number of comments to make on the proposed new package. The main first reactions were: that it looked "friendlier" than the old form; that it looked more like a survey than a tax form; that the package was too big for some mail boxes; and that the survey did not look "authentic", or like the typical government form. Many people were concerned by the thickness and quantity of paper used and thought that the new package was a waste of paper.

Common comments were that the questionnaire was more inviting because it was more spread out and that it looked easy to answer.

Participants who said that the new package looked friendlier or did not look as official as the old one were probed as to whether the appearance of the new questionnaire would make them more or less likely to answer it. Reactions to this question were mixed and there was no consensus on participants' likelihood to respond. While some participants said that they would be likely to participate in the survey because the proposed questionnaire did not look official and looked

easier to answer, others said that the unofficial look might decrease their willingness to participate. Comments to that effect included:

- "I might wonder if it's really serious."
- "What are they trying to slip by?"
- "If I give information on income, I want to be confident that the information will be kept confidential. The traditional government form (the blue questionnaire) does that more easily".

Some participants referred to the look of the questionnaire and said that it looked "more voluntary" or "less official" than the blue questionnaire. They did not think it looked like a government form. They might feel less of a "moral obligation" to participate and the participation rate could therefore suffer.

Many participants also commented on the fact that because the proposed package looked less official than the old questionnaire, the information that they would give about income might be less accurate than if the traditional government form was used. The reasons that they gave was that the old form looks so much like an income tax form that one feels obligated to be precise and that because of the similarity between the two, it was easy to use one's income tax return forms to fill it out. These people felt they would be more likely to provide estimates than actual amounts on the new form.

While some participants said the new questionnaire was very clear and comprehensible, others said that the arrows used were too large and were confusing and that they had to look at the form for some time before figuring out what to do. A few participants said that they believed that they had to answer yes or no to the questions and had not realized that they had to go to the section

appropriate for their answer. One suggestion was to use "if yes, go to" and "if no, go to" statements instead of arrows in order to clarify the questionnaire.

The first line of the new questionnaire created problems for one participant who wondered what "Income received in 1991: By _____ " meant. She was not certain whether that meant she had to fill in her name or not. Others also expressed concern about whether they had to put their name down on each questionnaire if they were filling it out for other household members, or whether they had to fill in each member's name. It also was not clear whether income for all members of a household had to be added up and put on the same questionnaire or whether a different questionnaire had to be filled out for each member.

Some of the participants did not notice that there were instructions on the reverse side of the questionnaire. One participant thought that "it was French on the other side" and the interviewee who saw the questionnaire said that she would have completed the survey before thinking of flipping it over. A few participants also thought that the font on that side of the page was too small and hard to read.

Overall, participants said they preferred the look of the new questionnaire over the old one two to one. This finding is based on the recorded answers of 36 focus group participants and on 1 in-person interviewee.

Before any conclusion can be drawn on the preference of participants for a particular questionnaire, four things should be kept in mind:

- focus groups findings are not meant to be statistically significant and are not necessarily representative of the feelings of the population as a whole;
- none of the participants actually attempted completing the new questionnaire;

- the participants for the mixed Toronto focus group were not asked which of the two questionnaires they preferred;
- while opinions on questionnaire preference were distributed among new and old for the respondents Toronto and Ottawa focus groups, the Montréal focus group overwhelmingly preferred the new form and the group composed of senior citizens overwhelmingly preferred the old form; and
- not all focus groups participants have been accounted for in the breakdown of the answers since not all of them clearly expressed an opinion about their preference.

Table 2 presents the preference breakdown by focus group.

The group of senior citizens was unique in that only one participant preferred the new questionnaire. That participant believed that it would be easier to answer since the lay-out was more spread out. The other participants overwhelmingly preferred the old form because it looked "more authentic", "is more compact" and "has more numbered questions" and because "it is simpler to put a cross here and there". One participant who did not like the new questionnaire said that it looked "ominous".

Table 2

Participants' Preference for the
Proposed SLID Package vs the SCF Form

	SLID	SCF
Toronto and Ottawa	7	4
Montréal	15	1
Seniors	1	7
Interviewees	1	--
Total	**24**	**12**

The Montréal focus groups also differed from the other focus groups because all 16 participants except 1 preferred the new questionnaire to the old one, even though many participants found the arrows confusing. Common reasons stated were that respondents felt more at ease towards the new questionnaire because it did not look official, looked friendlier and looked easy to fill out. Overall, the Montréal participants thought the new questionnaire looked more attractive.

Participants were then probed for their reactions to the informational part of the package by section. Some of the comments made on each section follow.

First Section: Why this information is important

In this section, some facts about the Canadian population's financial situation are given. Participants' reactions included:

- "I feel more sure of the survey; somebody is thinking about my contribution."

- "The "facts" bother me because they are not facts; they're meaningless to me because I have been fooled by statements like that before."
- "The facts imply that things have gotten better but that's not what we think" (from a senior citizen)."
- "The information is interesting; you can see what filling out the information will produce."
- "I object to explaining facts."
- Influences me in answering because it shows the use that is being made of the survey."

While most people found the facts interesting and important, some people had strong negative reactions to them for two main reasons. One was that participants were concerned the stated facts did not reflect the reality they knew. In particular, senior citizens did not feel they were "better off than in the past". The second reason was that respondents did not think the facts given should be implied to be the results of programs put in place by the government. Many participants expressed the desire to know more precisely how the information about their income will be used. One woman said "How are statistics going to help women, children and the poor? What does my income have to do with helping these people?".

When probed as to whether the facts provided would encourage or discourage them to participate in the survey, the seniors group, which was the most bothered by the facts stated, said they would probably fill out the questionnaire anyway.

One of the Montréal groups raised a point that was not addressed in the other groups: a number of participants were disturbed by the reference to private research in the last sentence of the first section. They did not understand how the

private sector would use the data and, more importantly, how they obtained the data. One representative comment was:

- "The reference to the private sector bothers me; I don't know what it means and I want to know that the information is not sold to private companies and our name will not end up on a list."

Second Section: Will it be difficult?

This section tells the reader that the survey will only take a few minutes to complete and explains why this time of year (immediately after the income tax return) is the best time to fill out the income questionnaire. Participants thought:

- "It's reassuring."
- "Make the "no" bigger."
- "I take it at face value."
- "It's a good thing that they give that information because it's true that there are only 2 or 3 questions to answer."

Participants did not react strongly to this section, and most had already agreed that filling out the questionnaire right after the income tax return form was an excellent idea because the information was still fresh and readily available. One person found the statement misleading because, although she agreed that the survey was not long to fill out once the income tax forms had been dug out, finding the forms could take some time.

Third Section: How can I get more information?

The section provides a 1-800 number for respondents to call to get more information on the survey. Participants made the following comments:

- "It's a good idea [to have a 1-800 number] if people have questions or want to express their opinion."
- "I would call back to check the authenticity of the survey."
- "The interviewer explained the questionnaire clearly. I don't see the usefulness for it. The end would be a better place to put it."

While a few participants said they would not use a 1-800 number, most of them said that they would use it if they needed to and that it was a good idea. All participants in the seniors group said they would use the 1-800 number. One senior objected to the use of letters instead of numbers in the telephone number. He found this confusing to dial. People's only concern was that the line should be easy to access and not be constantly busy. Even those who said that they would likely not call the number said that the presence of a number to call reassured them that the survey was official.

Fourth Section: Will I be identified?

Participants were asked what "strictly confidential" meant to them. Participants had many comments to make on their definition of confidentiality and about their trust in that statement. The following comments are just a few examples.

- "I wouldn't believe it but I don't care."
- "So many people handle this that it can't be all that confidential."
- "There's probably a very small chance that it would get into the wrong hands."

- "It means that the information is not shared with Revenue Canada."
- "It doesn't make a difference."
- "I might be leery of [the survey] if there were no mention of confidentiality."
- "Only certain people get to see it. I don't know who that's the scary part."
- "I couldn't care less about the "strictly confidential" part. I've got nothing to hide."

Although the knowledge of the confidentiality aspect of the questionnaire was important for many participants, many others also said that it did not matter to them or that they only believed the statement to an extent. The most common concern was that so many people can have access to the files (by hand or by computer) that the statement saying the information is strictly confidential can only be true to a degree. When the participants were asked how many people they thought could access their files, one respondent said 12. When asked whether participants would be inclined to have more trust in the confidentiality of the questionnaire if the data were input directly into a computer by the interviewer (bypassing a number of handlings by other Statistics Canada employees), some participants said this would not matter since "anyone with a little knowledge about computers can access files easily". The feeling in the group of senior citizens was that it could not be entirely true that the information was strictly confidential but most participants said that they did not care. One of them mentioned: "if I had something to hide, I would be more careful".

The people in the Montréal group who were concerned about the reference to the private sector in the first section were also inclined not to trust the statement because they found it contradictory. Indeed, participants thought there was a contradiction between saying the information was strictly confidential and saying it

helped the private sector. There was obviously confusion in all the groups as to what constitutes confidentiality; what part of the information was going to be kept confidential and what could be accessed by the private sector, and to what information the first section is referring.

All the remaining sections were clear to participants and they had very few comments to make about them. When asked whether they would remember to notify Statistics Canada if they moved, a few said they would probably remember but most said they would have too much to think about to do it. Participants suggested including a notification card with each survey, which the respondent could send to Statistics Canada if he or she moved. Participants also suggested providing the name of one person whom Statistics Canada could call if the respondent moved and could not be reached, or providing respondents with a telephone number where their interviewer could be reached.

Participants were asked whether they would be likely to report income such as cash payments for on-the-side jobs, lottery and bingo winnings, tips, etc. Most participants identified at least one source of income which they had and did not report. The majority of participants said that they would not be likely to report such income because they would not think about it if they were small sums, because they felt that it was nobody's business, that no one could know about it or because they did not think of those sums as income. Many participants referred to their taxable income, saying that the income not reported was the only thing that was not taxed and they wanted to keep it that way. Many participants felt proprietary towards those types of earnings, saying that such information should not be shared with anyone in government. Even though not all participants referred to Revenue Canada specifically, there was an implied feeling that income that had not been reported on their income tax return might find its way into their files and that they would be taxed on it. One participant expressed this feeling by

saying "It's like the government wants to take every last penny that I have". While many participants said that the money involved was just "a few bucks here and there" or in the order of a few hundred dollars, one respondent said that his undeclared bingo winnings could reach $4,000 a year.

When asked to choose between options when stating their income (see **Appendix C**), the majority of participants said that they would prefer checking off an income category or answering a series of questions, to stating their income directly. Many mentioned the fact that such an option would make the questions appear less intrusive and less personal, therefore increasing their willingness to participate. Some participants said that this was the best option since most of the information that is published and that is based on such surveys gives ranges of income anyway. Some mentioned that they preferred stating their income directly, mostly because this option is to the point and simple. The participants who preferred this option said that accuracy would not be a problem since they did not earn much (mostly seniors) and their income is therefore easy to remember. In the Montréal group, a number of people noted that exact answers were more precise than ranges or categories.

The participants who said that they preferred the category option over the series of questions option said that the series of question is too time-consuming and that they preferred to give an estimated income range because it is less intimidating, easier to answer, and vague enough to not worry about confidentiality. They also said that they would have a tendency to estimate their income rather than go through the effort of stating it precisely. They would probably round income to the nearest $1,000.

5.5 Permission to Access Tax Records

Participants were asked whether they would give permission to Statistics Canada to use their social insurance number (SIN) to access their income tax records at Revenue Canada. While opinions on this alternative varied among focus groups, the focus group including all senior citizens was unique in that all participants said that they would give permission to Statistics Canada to access their income tax records and to use their SIN to do so. The reasons that they gave for accepting were that the "government already has the information anyway", that they "have nothing to hide", that the information obtained would be more accurate and that such a process would contribute to improving efficiency.

Many more people in the other groups were unwilling to give Statistics Canada permission to access their tax records, but a fairly high number said that they would agree to do so. The Toronto mixed group (composed of respondents and non-respondents) was less willing than the others to give such permission and none would allow Statistics Canada to use their SIN to access their tax records. Participants gave the following reasons for not wanting to allow Statistics Canada to use their SIN:

- "Too many people have access to it already."
- "They can use your SIN to learn anything about you."
- "There's too much information that goes with that number."

Participants who said they would give permission to access their tax records (3) said that it was because Statistics Canada can probably do it already. Those who said that they would not agree to give their permission mentioned that it would be an invasion of privacy and that it would mean giving up control over the answers.

The other Toronto group was even more adamant about not giving permission: only one person said that she would allow Statistics Canada to access her income tax records because "they can find out anyway".

The following comments were made by the participants who would not give permission:

- "Government departments have no business trying to access my data."
- "I don't like the idea of government agencies being on 'fishing expeditions'."
- "A lot of the data on the income tax return is not needed for the survey."

The group in Ottawa was equally split between those who would give permission and those who would not. Those who agreed qualified their answer by saying that they would do it as long as Statistics Canada made it clear that the information would be accessed only once, one of participants' requirements for giving permission. One of the participants indicated she would refuse and said that giving out one's SIN was "like signing your life away". She added that if Statistics Canada wanted the information, they should ask her directly. This feeling was echoed by participants at least once in each focus group and in the interviews.

In the Montréal respondent group, the majority of participants (6 out of 8) said that they would give their permission to Statistics Canada to access their tax records at Revenue Canada while only three of them said that they would do so in the mixed group. Two additional people from the latter group said that they would give permission to Statistics Canada to access their tax records but that they would not give them permission to use their SIN. Loss of control over the

answers was also mentioned as was the fact that, if major errors were made in the income tax forms, Statistics Canada would base its findings on false information. Comments from the groups included:

- "Giving your SIN is like giving the key to your house."
- "Statistics Canada is the only one I wouldn't mind giving my SIN to."
- I don't even want to imagine what they would do with it."

Like the Ottawa focus group, interviewees were split approximately in half between those who would agree to give their permission and those who would not or who would consider it carefully. One woman said that she would question the confidentiality aspect of the questionnaire if this were done and would think that "both [departments] have agreed to exchange other types of information" and another voiced the same concern that many focus group participants had, namely that people had to be careful about to whom they give their SIN.

Table 3 gives the breakdown of participants who would give or not give permission to Statistics Canada to access their tax records and of those who would or would not give permission to use their SIN. Again, these findings are not meant to be statistically significant and not all focus group participants have been accounted for.

Table 3

Level of Participants' Willingness to Provide
Access to Their Income Tax Records

	Permission to Access Tax Records		Permission to Use SIN	
	Yes	**No**	**Yes**	**No**
Toronto and Ottawa	8	13	3	8
Montréal	11	5	8	7
Seniors	8	0	8	0
Interviewees	4	3	4	3
Total	**31**	**21**	**23**	**18**

5.6 Suggestions for Increasing the Response Rate

The response rate to the Survey of Consumer Finances is generally lower than that of the LFS. This is a major issue to be considered in the development of the Survey of Labour and Income Dynamics (SLID) since the questions asked will be similar to those asked on the SCF. Participants and interviewees were therefore asked to give their suggestions for increasing the response rate to surveys similar to the SCF. These are reported below.

A number of suggestions came up frequently and many of them were made to address the same underlying concerns that participants felt both respondents and non-respondents share. By far the most popular suggestions were those that addressed concerns about the intended use for the data gathered through income surveys and concerns about confidentiality and privacy. The suggestion that came up most often was to tell potential participants to an income survey the exact purpose of the survey, that is to tell them precisely what will be done with the data

collected and how the data will be used. Many participants expressed the desire to know how survey results were expected to help government develop programs that will address the needs of the less well-off in society before answering the questionnaire.

Potential respondents want to know why information on income is being collected and how it is going to be used, preferably in detail and in advance. Advertising the survey was mentioned as a means to inform people. Participants added that making respondents feel like they are helping was important in encouraging them to participate.

Other suggestions that were often mentioned addressed the concerns of potential participants about the confidentiality of the information provided and about perceived invasion of privacy. These suggestions included:

- provide ranges of income for respondents to check off instead of asking them to state it directly;
- ask people to mail in their survey without providing their names; and
- develop a system by which people could not be identified during the survey, like associating their name to identification numbers.

Taken together, these three suggestions topped the list of the most recommended alternatives. Participants felt that ranges, or categories, of income were less personal and more confidential than precise statements taken from the income tax returns. They, therefore, believed that the response rate among non-respondents could be improved since many non-respondents are concerned about the private nature of the information reported. Participants also thought that taking this route would increase the response rate because it would create less of a burden for

respondents since it would allow them to give approximate numbers instead of going through their income tax forms to be very specific. When asked by how much their estimate would be off from their actual income, participants said that they would probably be off by 20% to 25%.

Most respondents did not see the necessity of providing their names with their answers. They suggested that only the interviewer know their name and that their answers be associated with an identification number that would be input in the computer records. They also suggested mailing in the survey rather than doing an interview over the telephone. This would allow them not to have to use their name and would ensure that nobody is listening in on the conversation, which was a concern expressed by one participant. Very few participants understood that their income information would be linked to other information on the LFS.

Another participant in the focus group did not like the idea of writing down information and suggested that questionnaires be completed in the same way that the 6/49 lottery forms, for example, are filled out.

The Montréal focus groups were particularly concerned about giving personal information over the telephone. Many participants suggested that interviews be done in-person rather than on the telephone. Knowing their interviewer and feeling they can trust him or her was important to participants.

The other alternatives suggested by participants and interviewees included:

- paying people to participate: many participants disagreed with this suggestion because they felt that, as taxpayers, it would be a waste of money or that they would feel morally wrong in accepting money to answer a survey for the government; the seniors were particularly against the idea of receiving payment for participating in a survey;

- advertising the survey: those who suggested this approach felt that by advertising the survey in different media, people would become more familiar with it and would know of the purpose in advance; this would allow them to have more time to consider their participation and to ponder the importance of participating; and

- making the questionnaire as short and simple as possible: this suggestion can be related to the fact that some respondents said that they were initially put off by the survey because it looked long and complicated but later realized, when they filled it out, that it actually took very little time to complete.

The recommendations above were suggested equally as often. Other, more infrequent suggestions, included designing the questionnaire to make it look less like an income tax form (from a telephone interviewee), giving a choice to respondents as to how they wish to complete the survey (over the phone, in-person, or by mail), asking each respondent to give the name of 2-3 persons they know who would be interested in participating in the survey, stressing that the survey does not take much time to fill out, and conducting the survey in 2 parts, with a short, general version and a specialized version that would depend on the answers to the first part. The latter alternative was suggested because it was felt that many of the questions did not apply to most people and that they can get tired of answering questions not related to them.

5.7 Suggestions for Gaining Commitment from Respondents for Six Years

The importance of keeping respondents in a survey that would last for a period of 6 years cannot be stressed enough. Indeed, the purpose of conducting a longitudinal survey would be defeated if participants were to drop out of it after 2 or 3 years. Participants were asked to suggest ways by which people could be encouraged to participate, and stay in a survey that would be carried out every 6 months for a 6-year period. Here, suggestions made were much less consistent

than those made to increase the response rate, but two suggestions came up more often than the others: let respondents know what is being done with the information collected and ensure that the interviewer is pleasant and professional.

Almost every participant who was asked about his or her interviewer said that the person had been very pleasant and friendly. Many stated that the attitude of the interviewer often makes the difference between whether someone will accept to participate in an income survey or will refuse. One participant mentioned a problem when his interviewer changed: confusion was created and the new interviewer never knew which survey the participant had filled out. These findings suggest two things: that knowing and having a rapport with the interviewer is important before asking a respondent to participate in an income survey and that the interviewer in a longitudinal survey should, as much as possible, remain the same over the 6-year period.

Another participant who also talked about a change in interviewers did not seem as bothered by it as the former participant. She said that her interviewer had called to tell her that she was going to retire before their next survey and that she wanted to let her know that someone else would do the interview the next time. The participant appreciated the gesture since she then knew in advance that her interviewer would change. Another participant mentioned being bothered by the fact that her interviewer lived in her neighbourhood, which she found out by talking to her. Most participants spoke highly of their interviewers, and said that they would usually ask the respondent if he or she had the time to answer the survey at the time the interviewer called. When that was not the case, everyone said that the interviewer was flexible and agreed to call at a more convenient time.

Again, participants said that in order to keep respondents committed for a period of six years they had to know, first of all, why the information was being collected

and, second, how the information was going to be used. They also wanted to be kept informed about the progress of the survey. Many participants liked the idea of a newsletter and one person suggested meeting with other respondents once a year to discuss the survey.

In order to get an idea of the degree of participation that could be expected in a 6-year survey conducted every two months, participants were asked if they would personally be interested in participating in such a survey. Table 4 below gives the breakdown of interested and not interested participants and interviewees who answered the question.

Table 4

Willingness to Participate in a Six-Year Survey

	Yes	**No**	**Other**	
			1 Year	**2 Years**
Toronto and Ottawa	11	6	1	3
Montréal	14	2	--	--
Seniors	6	2	--	--
Interviewees	5	1	--	--
Total	**36**	**11**	**1**	**3**

As can easily be seen from the table, the majority of people who answered the question would be willing to participate in a 6-year survey. It is important to mention that the question did not assess the extent to which they would be likely to remain in the survey for 6 years but only the extent to which they would likely agree to participate.

Most participants who were asked whether a newsletter would encourage them to remain in the survey said that it was a very good idea since they would be aware of the results of their participation. One person did not like the idea of a newsletter because he felt it would be a waste of money. Other suggestions from participants to increase commitment included asking potential respondents to participate for two years and renewing their participation every two years, asking people if Statistics Canada could look at their tax records for the last 6 years, and including a change of address card with every questionnaire.

Additionally, a number of participants said that conducting the survey once a year would be preferable since information on income and labour does not change that much over a 6-month period. Most who suggested this said that they would be more likely to participate if they were surveyed once a year only.

6. Conclusion

The objective of this study was to determine why and how people decide to respond or not to respond to income surveys and to obtain from interviewees and from focus group participants suggestions on how to increase response rates to income surveys. We also wanted to see the level of interest of participants in participating in a 6-year survey that would be conducted twice a year and to find out how respondents to this survey could be encouraged to stay in the survey for the full six years.

There were a number of findings obtained from the focus groups and from the in-depth interviews that are important to consider when designing surveys that ask about income- and finance-related questions.

From what was said by both non-respondents and respondents about the attitude of the non-respondents, it was determined that the common characteristics of non-respondents to the SCF, and the one that most often influenced their decision to not respond to the Survey of Consumer Finances, is that they feel that the information is of a personal nature. Non-respondents are concerned about the private nature of the information that would have to be provided even more than they are about the confidential nature of the income questionnaire. Non-respondents would have to be convinced to participate in income surveys by stressing elements other than confidentiality. Suggestions by interviewees and focus group participants included asking participants to return their questionnaire back by mail without providing their name and being asked to check off income ranges rather than stating specific amounts.

A large number of participants mentioned wanting more information about the survey: why the data are being collected, how they will be used, and what collecting information about income has to do with developing programs that benefit society in general, and the less well-off in particular. Participants believed that the better they understood the reasons for collecting income information, the more willing they would be to participate in the survey. The idea of a newsletter was welcomed by most participants as an effective way of keeping respondents informed through the six years of the survey. Providing more information on the reasons for conducting the survey was the suggestion cited most often to encourage participation in income surveys.

Many participants mentioned that the attitude of the interviewer was very important in deciding whether or not they would decide to participate in a survey where the data collected are of a personal and confidential nature. Some participants mentioned developing a relationship over the period of time that the surveys were conducted and being less reticent to participate in the SCF than they

might have been because of the trusting relationship that had developed between the interviewer and respondent. It therefore appears important that people be interviewed by the same person over the course of a number of surveys before being asked to participate in an income survey.

Although the confidential nature of an income survey is important to many people who have responded to the SCF, many of them do not think that the information actually is strictly confidential and do not entirely believe the statement about confidentiality. Participants thought that there were more people manipulating files than might actually be the case and that it was easy for any Statistics Canada employee to get access to their files. Most often, the relationship between government departments and especially between Statistics Canada and Revenue Canada was misunderstood. Many people thought that it was possible for Statistics Canada to access their records at Revenue Canada without their permission and that it was possible for Revenue Canada to do the same at Statistics Canada.

This misunderstanding caused many people to say that they were first reluctant to participate in the SCF because they did not see the point in providing information that was already on government records, that they would not be willing to report income such as lottery winnings or cash income in an income survey since Revenue Canada could verify their information against the information available at Statistics Canada, or that they would not mind giving permission to Statistics Canada to access their tax records at Revenue Canada since doing so would only be a matter of formality.

The level of interest in focus group participants and interviewees about their potential participation in a 6-year survey was fairly high. Again, the suggestion made most often for encouraging participation was to stress the importance of

respondents' participation by explaining precisely why the information was being collected and how it was expected to be used. Respondents to a 6-year survey do not want to feel like they are only providers of information but want to receive some feedback on the progress of the survey through the years and on how their contribution helped the government.

Finally, participants said it should be easy to let Statistics Canada know that they would be moving. They did not think that they should be expected to remember to call or write Statistics Canada because of the many things people have to think about when they move. Participants suggested including a pre-addressed, postage-paid notification card with each survey, including a phone number to call if they were moving or asking them to provide the phone number of someone who would be able to tell Statistics Canada where they can be found.

In summary, Statistics Canada would need to do four things to encourage participation in an income survey and commitment to a 6-year survey: provide more details to potential respondents about why the survey is being conducted and how the information will be used and keep them informed of the results; clarify the notion of confidentiality as well as the relationship between Statistics Canada and Revenue Canada; allow potential respondents to meet and develop a rapport with their interviewer before starting the survey in order for a trusting relationship to develop; and make it easy for respondents to let Statistics Canada know that they are moving.

Appendix A - Focus Group Moderator Guide

Hello, my name is _____ and I'm from Price Waterhouse. I would like to start by thanking you for taking part in this session today. As you know, Statistics Canada has asked Price Waterhouse to meet with people who have been contacted to participate in Statistics Canada surveys. The objective of this project is to look at how people decide whether to answer surveys, and whether to answer some questions. Information gathered will be used to help Statistics Canada design better surveys in the future.

I would like to stress that your participation today is voluntary. We are audiotaping the session today. The tapes will be used to help us write our report. Anything you say is confidential, your names will not be used in any reports on this study.

As you have probably guessed by now, there are people behind the mirror. They are representatives of Statistics Canada who are here to observe the session. They are interested in what you have to say.

Before we get going, I'd like to remind you that we are here to learn from you and to hear your views. I encourage you to voice your opinions, regardless of whether they are shared by others. But do bear in mind that we can only listen to one person at a time.

You have all been asked here today because you each have been selected to participate in Statistics Canada surveys in the past. You were all part of the sample in the Labour Force Survey and were asked to participate in an additional Survey of Consumer Finances. We want to get your opinions about how you

decided whether or not to respond to the Survey of Consumer Finances (and what you did when you received the SCF form).

Let's begin the session by having each person around the table introduce themselves and tell us about yourself, how you spend your days, who lives in your household (e.g., are you alone, do you have children at home, etc.).

1. First of all, think back to when you first heard about the Survey of Consumer Finances.

   - Does everyone remember which survey I am talking about (**Pass out survey**)?

   - Tell me a little about how you first heard about it. How was it described to you? What did you think?

   - Do you remember receiving the brochure and instruction booklet? (If no, why not?) Did you read it? What did you think?

   - What did you do when you received the SCF form?

   - Did you understand the form and how to complete it? Were there any words or terms that were confusing?

   - How did you fill it out?

   - Did you fill out the form in advance or during the interview?

   - Did you use records such as tax returns to complete it?

- Did anyone help you?

2. How did you decide whether you would or would not respond to the Survey of Consumer Finances?

   - What factors influenced your decision?

   Probe if not mentioned earlier.

   - privacy
   - response burden
   - lack of understanding of the survey or of the terms used
   - lack of availability of information
   - timing of survey after tax return
   - did you talk to anyone else in deciding?
   - how do you think other people decide?

3. I'd like to review a new information package for a similar income survey.

   Pass out and ask participants to read.

   Probe reactions to each section.

- Are there any types of income that you would not report? (tips, lottery, bingo winnings)

4. I'm going to give each of you a piece of paper now and a pencil. I'm going to ask some questions and I want you to think about them and then write down your answers.

   a) If you were in charge of the Income Survey, which questionnaire would you choose to use, the blue one (old one) or the black one (new one)? Answer blue or black.

   b) Would you be willing to give Statistics Canada permission to access your tax records at Revenue Canada? Answer yes or no.

   c) If a Statistics Canada survey asked you to provide your SIN number to be used in accessing your tax records would you provide it? Answer yes or no.

   d) If at the end of your six months in the Labour Force Survey, Statistics Canada asked you to participate in an Income Survey twice a year for 6 years, would you say yes or no?

5. Go back over each question and probe for the reasons of who said yes and who said no.

6. Does the way in which income questions are asked make a difference to you? For example, would you rather state your income directly, check an

income category or go through a series of questions such as is it less than $20,000 or $20,000 or greater, etc.?

7. If you were in charge of Statistics Canada and you wanted to get more people to respond to an Income Questionnaire, what would you do?

8. If you wanted to gain the cooperation and commitment of people to participate in a survey for six years, what would you do?

9. Would you have any other comments before we finish?

THANK YOU FOR YOUR TIME.

Appendix B - Interviewer's Guide

As you know, Statistics Canada has asked Price Waterhouse to interview people who have been contacted to participate in Statistics Canada surveys. The objective of this project is to examine how people decide whether to answer surveys, and whether to answer some questions. Information gathered will be used to help Statistics Canada design better surveys in the future.

I have asked you to do an interview with me because you have been selected to participate in Statistics Canada surveys in the past. You were part of the Labour Force Survey and were asked to participate in an additional Survey of Consumer Finances. I would like to get your opinions on how you decided whether or not to respond to the Survey of Consumer Finances.

I would like to stress that anything you say during the interview will be kept confidential and that your name will never be mentioned in our reports on this study.

1. I would first like you to think back to when you first heard about the Survey of Consumer Finances.

    - Do you remember which survey I am talking about (short form, questions about income, taxes, credits etc.)?

    - Tell me a little about how you first heard about it. How was it described to you? What did you think?

    - Do you remember receiving the brochure and instruction booklet? (If no, why not?) Did you read it? What did you think?

- What did you do when you received the SCF form?

- Did you understand the form and how to complete it? Were there any words or terms that were confusing?

- Did you fill out the form in advance or during the interview? Did you use records such as tax returns to complete it? Did anyone help you?

2. How did you decide whether you would or would not respond to the Survey of Consumer Finances?

- What factors influenced your decision?

Probe if not mentioned earlier.

- privacy

- response burden

- lack of understanding of the survey or of the terms used

- lack of availability of information

- timing of survey after tax return

- did you talk to anyone else in deciding?

- how do you think other people decide?

3. Are there any types of income that you would not be willing to report on a survey like the Survey of Consumer Finances? (eg. lottery or bingo winnings, tips, etc.)

4. a) Would you be willing to give Statistics Canada permission to access your tax records at Revenue Canada? Why or why not?

   b) If a Statistics Canada survey asked you to provide your SIN number to be used in accessing your tax records would you provide it? Why or why not?

   c) If at the end of your six months in the Labour Force Survey, Statistics Canada asked you to participate in an Income Survey twice a year for 6 years, would you say yes or no? Why?

5. Does the way in which income questions are asked make a difference to you? For example, would you rather state your income directly, check an income category or go through a series of questions such as is it less than $20,000 or $20,000 or greater, etc.?

6. If you were in charge of Statistics Canada and you wanted to get more people to respond to an Income Questionnaire, what would you do?

7. If you wanted to gain the cooperation and commitment of people to participate in a survey for six years, what would you do?

8. Would you have any other comments before we finish?

THANK YOU FOR YOUR TIME.

Appendix C - Income Question Options

OPTION A

What is your best estimate of your own income from all sources, before deductions during the past 12 months?

___ $ _____

___ No income (or loss)

___ Don't Know

OPTION B

What is your best estimate of your own income from all sources, before deductions during the past 12 months? Was your income ...

___ less than $20,000

___ $20,000 and more

___ less than $10,000

___ $10,000 and more

___ less than $40,000

___ $40,000 and more

___ less than $5,000

___ $5,000 and more

___ less than $15,000

___ $15,000 and more

___ less than $30,000

___ $30,000 and more

___ less than $60,000

___ $60,000 to $79,999

___ $80,000 and more

___ No income

___ Don't Know

Appendix D - Focus Group Summaries

Ottawa Focus Group

The focus group in Ottawa was held on June 8, 1992. The group was composed of four women and four men whose ages ranged between 33 and 67; it included 1 housewife, 1 unemployed, 1 programmer analyst, 1 civil servant, and 3 retirees. One person did not specify her employment status. The group was moderated by Dr. Nancy Staisey and was observed by representatives of Statistics Canada.

How did you first hear about the Survey of Consumer Finances? How was it described to you and what did you think of it?

Participants mentioned hearing about the survey from their LFS interviewer over the phone. The fact that the survey was done over the phone surprised one participant and another mentioned being thrown off by the request to participate because her telephone number is not listed under the name that the interviewer used when she called her. She wondered how Statistics Canada had obtained her name and phone number. Two participants mentioned thinking that filling out the survey was mandatory. One respondent said that his interviewer for the LFS was so friendly that he did not have a problem with answering the SCF questionnaire.

Did you think that you could make the decision as to whether to answer the survey or not or did you think that your participation was mandatory?

Many participants said that although they were never told that they had to participate, they were never told that they were free to refuse either. Others mentioned feeling it was their "duty" to participate as citizens of Canada. One participant said that he had developed a rapport with his interviewer and that he felt that it was normal to continue to participate. One respondent said that he used

many statistics in his line of work and that he realized the importance of participating, whether mandatory or not.

How did you fill out the questionnaire?

Most participants filled out the questionnaire before the interviewer called. Some completed it immediately after receiving it while others waited a few days. Most participants also used their income tax records to answer the questions.

What is your reaction to the new package that Statistics Canada is thinking of using in the future?

Participants said that the new package looked more informal, that the information was clearly laid out and allowed the respondent to decide what to read, and that it was easier to read than the old form. One respondent said that the facts provided in the first section would positively influence her to respond to the survey because they showed the use that would be made of the information. However, another participant objected to the conclusion that changes in some Canadians' situations was the result of surveys like the Survey of Consumer Finances.

What does "strictly confidential" mean to you?

While one participant said that he did not care whether the information was confidential or not, most respondents felt uneasy with the statement. One woman thought that strictly confidential meant that only certain people could access the information, but that not knowing who those people were was the "scary part". One participant did not trust that the information was confidential since she believed it could be accessed by anyone with computer knowledge. Another participant was very reluctant about giving information on income, because of the

personal nature of the information. Someone suggested that it would be better if respondents were not required to provide their name.

How confident are you about the accuracy of the information that you provided on the Survey of Consumer Finances?

All respondents said that they were very certain about the accuracy of the information because it came directly from their income tax forms.

Did you feel any differently with the Survey of Consumer Finances than you did with any of the other supplemental surveys?

Opinions of participants differed on this question. Some respondents mentioned not feeling any differently about the SCF, that it was "just another survey" to them. On the other hand, a few more respondents said they had felt uneasy towards the survey because of the personal nature of the information they were being asked to provide. One participant said that he had felt uneasy about giving out the information over the phone because he "couldn't know how many people were listening in" on the conversation. One participant said he might have felt more comfortable about answering the survey if he had been given more information on the survey but mentioned that his good rapport with his interviewer alleviated his uneasiness.

Would you give permission to Statistics Canada to access your income tax records at Revenue Canada instead of answering an income questionnaire?

The group was split equally between those who would give their permission and those who would not. Those who said that they would give their permission for their tax records to be accessed said that it would be under the condition that it only be done once and that this understanding was very clear to all parties

involved. They would also have to know the exact purpose for wanting to access the information at Revenue Canada. Respondents who said they would not give their permission mentioned that it was because they did not want another government department (other than Revenue Canada) to know everything about them and that it would be "like signing your life away". One participant thought that doing so would open the door to being asked to participate in more surveys from other government departments and another said that "if they want the information, they can ask me".

When answering an income question, do you prefer to state your income directly or check off a range for your income?

Participants said that they preferred checking off a range because it was easier and provided more anonymity.

How could Statistics Canada get more people to participate in the income questionnaire?

Participants suggested giving ranges to provide more anonymity and making the questions easier to answer; not asking people for their name; giving more information on the survey; making the questionnaire look less like an income tax form; and advertising the survey. The participant who suggested the latter said that it would make people feel lucky to have been selected to participate.

What kind of information is important to you when deciding whether to answer this kind of survey or not?

Participants said they wanted to know why the information was being collected, how this information will be used, and what benefits will result from the survey.

One participant said that she wanted to know that the survey would only take a few minutes.

What if Statistics Canada asked you to give them your SIN to access your income tax records; would you give them your permission to do that?

Five participants answered this question directly: two did not have a problem with the idea, one said that "they probably have it anyway", and two said they would not agree because the SIN should not be required for anything other than the income tax return and that Statistics Canada had no need for it.

Would you liked to have more information on who sees the questionnaire once it is filled out?

Participants thought it would be a good idea to let respondents know the approximate number of people who will see or handle the completed questionnaires. When participants were asked if they would feel more secure if information was input directly into a computer, one participant said that he would have to know the format that the interviewer was using. Another said that certainty about confidentiality could be increased if the questionnaire was filled out the way a 6/49 lottery form is filled out.

How would you feel about participating in a survey twice a year for five years?

A few participants said that they would need to receive a phone call or a letter ahead of time telling them that the survey was coming up otherwise they would be likely to forget. Two participants mentioned that they could not recognize their interviewer if the survey was only conducted twice a year and that it would have to be conducted more often than that. One participant said that she would have to

meet her interviewer first. Two respondents thought that five years was too long and that they would get tired of the survey.

Do you have any other comments?

One participant reiterated that his interviewer had been very good.

Toronto Mixed Focus Group

The Toronto mixed focus group was held on Wednesday June 10 between 7 and 9 pm and was composed of a mix of 8 respondents and non-respondents to the Survey of Consumer Finances. Five women and three men, aged between 19 and 63, attended the focus group, which was observed by representatives of Statistics Canada.

Dr. Nancy Staisey moderated the focus group.

Tell me how you first heard about the Survey of Consumer Finances. How was it described to you and what did you think of it?

The first reaction of participants was that they had different opinions on whether or not they felt they were obligated to participate in the survey. While some felt they had no choice in deciding whether to answer the questions or not, others felt they had been free to do so. Of those who had refused to participate, participants mentioned feeling that answering income questions was an invasion of their privacy and that even though it was supposed to be confidential, the information could always leak out. One non-respondent said that he did not like having to write his answers down and that he would have preferred checking off answers and not being asked to provide his name. One participant said that asking respondents

to check off salary ranges would make the questions less personal. Most respondents said they had heard about the survey from their LFS interviewer over the phone and one respondent said she had decided to fill it out because her income was no secret and Revenue Canada already has it on record. One participant mentioned reacting negatively to the fact that he had to answer the questionnaire for his son. He would have preferred that the surveys be sent out to each household member.

How did you fill out the survey? Did you use income tax records?

Four respondents mentioned filling out the survey with the interviewer and two filling it out in advance. Half used their income tax forms to answer the questionnaire while the other half answered based on memory. The respondents who used income tax forms said they could not have answered otherwise but that the questionnaire was very easy to answer with the help of the forms. Participants felt that the timing of the survey was good because all the information was fresh in their mind.

How were your interviewers like?

Most participants agreed that their interviewers had been very pleasant.

How secure do you feel about the fact that the information is confidential?

One participant said that "once you give it to government, it's their property", without differentiating between government departments. When asked how many people participants thought had access to the information that respondents gave to the Survey of Consumer Finances, one participant said 12. When asked whether an identification number (rather than their name) on the questionnaire would make

them more likely to answer, participants said that it would not change anything since the identification number would have to be linked to their names somehow.

Did the look of the form influence you in deciding whether to answer or not to answer the questionnaire?

Some participants said that it did not influence them because they just thought it looked like an income tax form, while one retired respondent said she might have felt threatened by the look of the form if she had still been in the workforce.

What is your first reaction to the new package?

Comments from participants include that the new form "is too big for my mailbox" and that "it looks more like a survey than like a tax form".

What is your reaction to the first section?

Participants found that the information provided was instructive and interesting. One participant mentioned that there were no facts on men but was not bothered by it. Other participants found some of the facts surprising, especially those about the seniors. One woman said her first reaction was that she was wondering how the income information that she would be asked to provide would be used to improve some of the figures about the seniors and the poor given in the first section.

What is your reaction to the second section?

The only comment made on the second section was that participants took it at face value that the questionnaire would not be difficult to answer.

Would you call the 1-800 telephone number that is provided in the third section?

Three participants said they probably would not call the number but other participants said that it was a good idea to have one since people who have questions or who want to express an opinion would know where to call.

What does "strictly confidential" mean to you?

Most participants trusted that the information would be kept confidential but one participant believed that there could be a "very small chance that it would get into the wrong hands". One woman said that one's level of trust in the confidentiality aspect of the survey depended greatly on one's feelings towards the government in general. When asked whether it mattered that Statistics Canada was conducting the survey in terms of participants' trust in the confidentiality of the information, participants who answered said they felt that Statistics Canada could be trusted not to divulge the information collected.

Would you give Statistics Canada permission to access your tax records at Revenue Canada to obtain income information rather than being asked to answer a questionnaire?

Most participants said that they would not give permission to Statistics Canada to access their tax records at Revenue Canada. Reasons included that this would be an invasion of privacy, that respondents would lose control over the answers as a result and if Statistics Canada requires income information, they should get it from the people themselves. A few others mentioned that it probably did not matter whether they give their permission or not because Statistics Canada can probably access the information without their permission.

What if you were asked to give Statistics Canada your SIN?

Again, the majority of participants said that they would not give their SIN to Statistics Canada because they felt that too many people have access to it already and there is too much information that is attached to that number.

How do you feel about passing out forms to other members in the household or answering for them?

While some participants did not mind answering the survey for other members of the household, most participants said this was difficult to do because it can be difficult to obtain the information from them if they are not willing to participate. One participant said that it was not his job to "harass" his son to fill out the questionnaire but that it was the government's responsibility to send a survey to each member of the household and then contact those persons itself.

Is the section on how to complete the new form clear to you?

All participants thought that it was very clear and straight to the point.

Is there any question that you are asking yourself and that is not answered on the form?

Most participants mentioned wanting more information on why the survey was being conducted and on how the information collected would be used. One participant said "What does my income have to do with helping [women, children and the poor]"?. Another participant said that the "facts stated at the beginning of the form have nothing to do with the purpose of the survey".

Which of option A (range of income) or B (series of questions) do you prefer as a way to ask income questions (participants were given examples for each alternative)?

All participants said they preferred checking off a range of income because they felt that answering a series of questions that narrowed down to their salary was too probing, took too much time and was more intimidating. Participants said if they were to give an approximation of their salary rather than a specific amount, they would probably round off to the nearest $1,000 and that people would probably be off their actual income by 20 to 25%. One person said that some people will inevitably exaggerate with this option because they do not want to be classified either in the low or high income range.

What would you suggest to increase the response rate to this type of questionnaire?

Participants' suggestions included providing more information on the purpose of the questionnaire and giving concrete examples of how the information will be used (many participants agreed); making questions less personal by asking respondents to check off an income range and allowing them to mail back the survey, rather than asking them for their name and phone number; and paying people. One participant said that her non-respondent daughter might have been more likely to participate if she had more information on the purpose of the survey and another said, "the less identity [information that we are asked to provide], the greater the likelihood that people will answer".

Would you be willing to participate in a six-year survey that asked about income and labour information and that would be conducted twice a year?

A few participants said they would be interested in participating and that participating twice a year was better than doing it every month. One woman said she would not mind participating if the questions asked were strictly related to income and not to how much hydro she had paid, the retirement savings that she was putting away, etc. Three participants said that six years was too long but that they would be willing to participate in a two-year survey.

Do you feel a greater pressure to be more accurate in your answers when the questionnaire looks like an income tax form?

People said that the blue form reminded them of something they did not want to do and that it looked more intimidating than the black form, which looks friendlier and easier to follow. One participant said that the reason people are accurate on their income tax form is that they get money out of it, implying that they might not be accurate even if the questionnaire does look like an income tax form.

If you were given a questionnaire with a line that did not refer to any line on your income tax form and that asked for your undeclared earnings, what would encourage you to report those earnings?

Most participants said that nothing could encourage them to report earnings on an income questionnaire that they did not report on their income tax form. Participants said that such earnings (like tips or cash for on-the-side jobs) could range from $600 per year to $100 per month.

Do you have any other comments?

One participant said that whether someone decides to participate or not to participate in an income questionnaire depends greatly on the attitude of the interviewer. To that effect, most participants said that their interviewer had been very pleasant. One participant mentioned the fact that her interviewer lived in her neighbourhood bothered her because of the personal nature of the questions asked.

Toronto Seniors Focus Group

The seniors focus group was held in Toronto on June 11 between 2 and 4 pm. The group was composed of three females and five males between the ages of 63 and 76. The group was observed by representatives of Statistics Canada and was moderated by Dr. Nancy Staisey.

First, tell me a little bit about the survey. How did you first hear about it, how was it described to you and what did you think of it?

Most participants had heard about the survey over the phone from their LFS interviewer. One woman said that she had not been surprised when the survey had arrived to her house because it was exactly the same as what had been described to her. One participant was visited by an interviewer but was left a note because she was not home at the time of the interviewer's visit. One participant said that the interviewer had told her that she/he would come back to pick up the survey but never did.

How did you go about answering the survey? Did you fill it out ahead of time?

Most participants said they had used their income tax forms to fill out the survey right away, before the interviewer called, and mentioned that the questionnaire was easy to fill out because it was the same as the income tax form. One participant implied that answering the survey was a waste of time because he felt the information was already "available to anyone in government".

How do you decide to answer surveys like that?

Participants said that it depends on who was asking for the information and one respondent said that her first reaction would be to think "none of your business". Respondents said they had participated because they wanted to help the government gather the information and because they had "nothing to hide". One participant did not see the point in giving the information to Statistics Canada, even though he did participate in the survey, because he felt that the government already knows how much people make from the income tax forms. Another said, "if you know it's from government, you know they know anyway". Participants usually made the decision whether to participate or not to participate on their own, without asking anyone for their opinion.

Were there any confusing words on the form that you did not understand?

One participant said that everything had been clear to him because he could obtain the information "straight from the income tax forms" and another said, "the guide told me everything I needed to know".

What do you think of the new information package?

Participants generally thought the information package looked fine, that it was very clear and more detailed than the old form. One participant said he would "think twice before throwing it in the garbage". Some participants were concerned about the authenticity of the survey and one respondent said that anything from the government would have a red maple leaf on it.

What is your reaction to the first section?

One participant's comment was that it made her feel more certain about the survey, it made her feel like somebody was thinking about her contribution. Some other participants were bothered by the "facts". Participants' comments included that facts are relative and the facts given were irrelevant, that they were confusing because they were generalities, not specifics, and that the information about seniors rings false to senior citizens. One person said the facts implied that things had gotten better for senior citizens while this is not what they tend to think. A few participants said that although the facts bothered them, they would fill out the questionnaire anyway.

Would you call the 1-800 number that is given in the form?

Everybody said they would use the 1-800 number if they had questions about the survey but one participant said he found the use of letters instead of numbers confusing. One participant's concern was that people sometimes have to wait a long time to get answers when they call a 1-800 number.

What does "strictly confidential" mean to you?

The majority of participants did not think that the information could be too confidential but most said that they did not care whether the information was confidential or not. Participants' comments included: "Nothing is confidential", "If I had something to hide, I would be more careful", "So many people handle this that it can't be all that confidential" and "It wouldn't be so confidential when it comes to the 'nitty-gritty' of it".

What are your reactions to "Why not use other information"?

One respondent said the information provided was good since it answered his question as to why Statistics Canada does not access the information at Revenue Canada.

Would you give permission to Statistics Canada to access your tax records at Revenue Canada?

All participants agreed that they would be willing to give this permission to Statistics Canada. They said that those records already have all the accurate information, that "income tax is not confidential", and that with the cost of duplicating information, it would make sense. One participant summarized the group's opinion by saying "Why don't they?".

Is the section on how to complete this form clear to you?

Everyone thought that the section was clear and nobody had comments to make on it.

What do you think of the black questionnaire when you compare it to the blue form.

Participants mentioned that they did not like the arrows on the new form because they found them confusing. Someone said that the new form looked "ominous". When asked whether there would be a difference on how likely they would be to answer each questionnaire, participants said that both surveys were really the same thing in different forms but that the blue form looked more like a government form. One participant thought the new form was too much paper and another said

that she preferred the new questionnaire because the answers are more spread out. No one agreed with her, saying that the old form is simpler, more compact, and looks more authentic.

Does the look of the form make a difference in how accurate you would be in your answers?

Participants thought that they might be more inclined to "guess at" the answers on the new form whereas they would be more accurate on the old form, because of its official look and because it looks so much like the income tax forms that it is easy to fill out. One participant said he would fill out both forms with the same accuracy.

Would you be likely to report income like lottery or bingo winnings, or cash money that you made on the side?

The majority of participants said they would not be likely to report such income because they probably would not remember it but the likelihood that they would report it depended on how relevant those sums were to income. One participant said he did not keep track of "a few bucks here and there". When asked about how much money was involved when talking about non-reported income, one participant said "thousands and thousands". This respondent said that he estimated his bingo winnings for the previous year at $4,000.

Would you be willing to give Statistics Canada permission to access your income tax records at Revenue Canada instead of being asked to participate in a survey?

All participants said they would give the permission to Statistics Canada. They thought that doing so would contribute to efficiency and that the information

collected would be more accurate. Participants also said that the government had the information anyway so they felt there was no point in refusing. Everyone also agreed that they would give their SIN to Statistics Canada to access their income tax records. When asked whether they would prefer to fill out a short form on non-taxable income and give permission to Statistics Canada to access their income tax records for taxable income or filling out a longer, more complete form, five participants chose the short form and three the long. Participants felt that Statistics Canada should hunt for the additional information they require, not the respondents, but that they should take only the information that they require from their income tax reports.

Would you be willing to participate in a six-year survey on income that would be conducted twice a year?

Six participants said they would be willing to participate and two said they would not be. One participant who said that he would accept to participate asked "How much can your income go up if you're retired?".

Does the way in which income questions are asked make a difference to you?

About half of the participants said they preferred answering income questions directly rather than going through a series of questions because it was more straightforward and to the point.

How able are you to report how much money you receive from each income source?

Most participants said that there were not many sources from which they received income and that it was therefore very easy to remember exactly how much income they received and where to report it.

What would you do to increase the response rate to income surveys?

Participants mentioned making the form as simple as possible, without too much paper. One participant said there should be different forms for farmers and non-farmers because the questions that apply to farmers do not apply to him.

How would you encourage people to participate and stay in a six-year survey?

All participants agreed that the interviewer was often key in ensuring participation. The interviewer should be clear, able to explain misunderstandings, pleasant and flexible about calling back at the respondent's convenience. While one participant said that people should be paid to participate in the survey, most participants said they would not feel right about accepting money to participate in a government survey. On the other hand, everyone liked the idea of receiving a newsletter because it would show the reason for conducting the survey and would give people something to look forward to. Entering their names in a draw was not welcome because participants associated it with buying information. One problem some participants saw in a six-year survey was that people move. Participants thought the onus of finding out if people expected to move was on the government and that it was not the responsibility of the respondents to warn Statistics Canada of their plans because "it's hard enough to remember everything when you move".

Toronto Respondents Focus Group

This session in Toronto was composed of all respondents and was conducted on June 11 between 7 and 9 pm. Participants included 5 men and 2 women whose ages ranged between 22 and 46. The focus group was moderated by Dr. Nancy Staisey and was observed by representatives of Statistics Canada.

What was your first reaction when you received the Survey of Consumer Finances?

Participants mentioned thinking negatively of the survey at first because it looked just like the income tax form and wondering why Statistics Canada was conducting a survey like that since the information was already available at Revenue Canada. One respondent who lives with a non-respondent said that this person had a strong negative reaction towards the survey because she thought the information requested was "nobody's business". Two respondents thought Statistics Canada's vision of a household was strange. One said that her and the boarders she lives with were considered a family for the purpose of the survey and a man said that his Japanese wife was not considered part of his family. Both were confused as to the use of the terms 'household' and 'family' for the purpose of the survey.

Do you remember receiving the brochures and looking at them?

Participants who remembered the brochures either said that they went through them quickly or that the instructions on the questionnaire were so clear that they did not even look at the instruction booklet.

How did you fill out the survey?

About half the group had filled out the questionnaire in advance, before the interviewer called, and a few of them had used their income tax records to help them remember their income. Some of those who answered the survey over the phone and who did not use their tax records said their income was negligible and was therefore easy to remember.

How did you decide whether you would or would not respond to the Survey of Consumer Finances?

Respondents mentioned many factors that influenced their decision to participate in the survey. Two participants said that their major consideration when deciding to participate in this type of survey was how intrusive the questions were (they thought the Survey of Consumer Finances was straightforward and not too intrusive). Others said the length and the number of surveys that they would be asked to fill out were considerations for them, while others said the interviewer's attitude influenced their choice. The latter participants said that their interviewer had been nice and very polite.

Why do you think some people refuse to answer this type of questionnaire?

One participant said that non-respondents might feel ambivalent about surveys like that because they wonder how the information will be used and whether the government is trying to find a new way to "dip into their pockets".

What is your first reaction to the new package that Statistics Canada is thinking of introducing?

Participants mentioned thinking the new package did not look like the traditional government form and was more attractive and friendlier. While the fact that the form did not look official made a few participants say they would be more likely to fill it out, others said that the new look of the questionnaire might make them question its credibility. Comments to that effect included: "I might wonder if it's really serious", "What are they trying to slip by?" and "If I give information on income I want to be confident that the information will be kept confidential and the traditional government form does that more easily".

What is your reaction to the first section of the package?

The majority of participants said they found the facts interesting and useful. They mentioned it was important that the use that will be made of the information be explained. One participant thought the information was "great" because they allow respondents to relate the information to people they know, like single parents and old people.

What is your reaction to the second section?

The only reaction that participants had was to suggest that the 'No' be made bigger to emphasize that the survey will not be difficult to answer. When participants compared the perceived ease of answering the blue or black form, they thought it would be easier to answer the black (new) form.

What is your reaction to the third question? How do you like the idea of putting a 1-800 number on the questionnaire?

Participants thought the 1-800 number was a good idea because they felt that questions or problems they might have with the questionnaire would be solved right away and that the number made the survey look more "concrete". One participant said she would use the number to check the authenticity of the survey and another that she would call only if the line was easy to get through.

What does "strictly confidential" mean to you?

Participants thought that it meant the information would not be shared with Revenue Canada and that it would not go anywhere outside of Statistics Canada. Others mentioned that "strictly confidential" is a relative term and the government

can have access to the information already. One participant said he did not trust the statement because of bad past experiences. Another participant said the fact that the information was confidential did not matter to him and yet another said that he might be leery of the survey if there were no mention of confidentiality.

If you were in charge of Statistics Canada, which survey would you choose to use, the blue (old) one or black (new) one?

Four participants said they would choose the black survey because it looks less intimidating and easier to fill out and three said they would choose the blue form because it is simple and easy to answer, official-looking and because it gives the corresponding lines of the income tax form. Respondents said their answers might be less accurate on the black survey and that they would probably round up their income to the nearest $1,000.

Would you think of looking at the other side of the questionnaire?

Most participants said they would not have thought of looking at the reverse side of the survey for the instructions. One participant said he thought that the reverse side was the french version of the questionnaire.

If at the end of your six-month participation in the Labour Force Survey Statistics Canada asked you to participate in a survey that would last six years and that would be conducted twice a year, would you agree to participate?

Three participants clearly said that they would agree to participate, mostly because the survey does not take much of their time. The participants who said they would not agree to participate in a six-year survey said that six years was too long and they did not know what they would be doing six years from the start of the survey.

One participant said he would not participate if he were not paid for his participation. The participants who said they would not be interested in participating said that they might reconsider their decision if the survey only lasted two to three years.

What could encourage people to participate and remain in a six-year survey?

One participant said that she would feel funny about taking money to participate in a survey and another that seeing tangible benefits to the country and knowing what will be done with the information would encourage people to participate. Others mentioned getting a tax break for their participation or receiving a little booklet with more information on the survey and how the information collected would be used. One participant said he did not like the idea because the government had more urgent priorities to address than spending money in a newsletter.

What do you think would encourage people to notify Statistics Canada if they moved?

One participant said a monetary incentive might help people remember while others suggested asking people every time they did the survey whether they intended to move in the next six months, including a notification card with the survey and providing a telephone number for people to call if they moved. One participant stressed that notifying Statistics Canada in case they moved should be easy.

If Statistics Canada asked you permission to access your income tax records at Revenue Canada instead of participating in an income survey, would you give them your permission?

Only one participant said he would give such permission to Statistics Canada because he felt that since the government already has the information (at Revenue Canada), "they can find out anyway". All the other participants said they would not give their permission to Statistics Canada to access their income tax records because there is a lot more data on the income tax forms than is needed on the survey and because they did not like the idea of another government department being "on a fishing expedition" for information. One participant said he was becoming more and more cynical about the government in general and that this cynicism made him less likely to participate in anything related to government.

Is there any type of income that you would not be likely to report on an income survey, such as lottery or bingo winnings or cash made "on-the-side"?

One participant said he would be very unlikely to report such income because he felt it was "like the government wants to take every last penny I have". Another said he would not declare the little amounts that he made "here and there" because he could not remember everything. This participant evaluated this type of income to be approximately a few hundred dollars per year.

If they had a specific line on the income survey asking you to report income like that, would you do it?

Most participants said they would not because they did not trust the fact that the information would be kept "strictly confidential". One respondent said that his unwillingness to report the income would be tied to the possibility of someone at Revenue Canada finding out about the income and being taxed on it.

If the survey asked you to report your income to the nearest $5,000, would it increase your willingness to participate in an income survey?

Participants said they would prefer giving ranges to stating their income directly. They also preferred answering a series of questions to stating their income directly because they felt a series of questions was not too personal, was vague enough and because it would be easier to answer than pulling out their tax forms or trying to remember the exact amount of their income.

If you wanted to gain the cooperation and commitment of people to participate in a survey for six years, what would you do?

Participants suggested making the survey simple, advertising the survey in the media and asking people interested in participating to get in touch with Statistics Canada, asking people to participate for two years at first and renewing their participation every two years (one participant reacted by saying that he preferred being told the real length of the survey right away), asking people to let Statistics Canada look at their tax records for the past six years, ensuring that the confidentiality element is really official, and making sure that respondents have the information required handy. One participant said that a six-year survey was too long and that most people would only agree to participate in a two-year survey at the most. He felt that income did not change enough during six years to warrant conducting a survey for that period of time.

Do you have any other comments to make?

One participant said that the new proposed package was a waste of paper and should be cut down to a business-size envelope. Many participants agreed that the new package was a waste.

Montréal Respondents Focus Group

The Montréal respondents focus group was held on June 16 between 7 and 9 pm. Eight participants attended, among which four men and four women. Their ages ranged from 23 to 54 years old. The session was moderated in French by François Cadoret and was observed by representatives of Statistics Canada.

Please think back to when you first heard about the Survey of Consumer Finances. How was it described to you?

One participant said that the LFS was ending with the SCF and he was asked to participate, which he did. Another said he received a call telling him that he would receive information on the survey. After he received the information, someone called to inquire if he understood everything and then they completed the survey together. Everyone was under the impression that participation in the survey was voluntary. Comments made by participants included that the survey was well organized because people get so many phone calls soliciting them that it would have been easy to refuse to participate; that the fact that the survey was done by Statistics Canada added credibility to it; and that the interviewers were nice and flexible because they were always willing to call back at a more convenient time if necessary.

What did you do when you received the survey?

One person said he filled out the questionnaire in advance, answering the same way that he had on his income tax form. Others completed the questionnaire with the interviewer when he or she called. Two persons had left the questionnaire by the phone to have it handy when the interviewer would call and one of them had

attached his income tax form to it. One participant said the survey was very simple and another that the questionnaire was too long.

What was your first reaction when you saw the questionnaire?

One participant said that she thought it looked just like the income tax form, which reminded her of something she did not like.

Were the instructions on how to complete the questionnaire clear?

Most participants did not have many lines to fill out so they found the survey easy. Two participants were not sure about certain questions (whether to put income from business on line 1 or 3 for example) but the interviewer explained things very clearly to them. One participant said that the questionnaire would be easier to fill out if each question on the questionnaire had the income tax form reference line number right beside it.

Did you read the booklets that accompanied the survey?

While some participants found the instruction booklet useful, others felt that the interviewer had been so clear that they did not need it. One person said he threw the booklet away once he realized that the information requested was the same as the information on her income tax form. One participant said he would not have filled out the survey if there had not been an information booklet because he wanted to know why he was being asked to complete the questionnaire.

What made you decide to participate or not to participate in the Survey of Consumer Finances?

Some participants said that the fact that the survey was being conducted by Statistics Canada added credibility to the survey and encouraged them to participate. One person said that the attitude of the interviewer had made a difference in allowing him to get over his initial reluctance. One person said he had been interested in participating because he had studied statistics and another that she had felt proud at being selected to participate in the survey.

What his your first reaction to the new package that Statistics Canada is thinking of using in the future?

Respondents were overwhelmingly positive about the proposed package. Participants thought the new package looked more attractive, easier to fill out, more spread out and understandable, less intimidating and warmer than the old form. One participant thought that the instructions were too small and another that the grouping of questions together was a good idea. One respondent said he would have less of a tendency to throw the new package away.

What do you think of the first section?

Participants found the facts interesting and thought that they aroused their curiosity.

Is there any information that you would like and that is not provided in the package?

One participant said she wanted to know the results of the survey when it was completed. She did not want to hear about them from the media.

What do you think of the second section?

One participant felt that it was important to include the precision that most people would only need to answer 2 or 3 questions because he thought the statement was true.

What is your reaction to the third section?

Although some participants did not think they would use the 1-800 number, they felt that it was a good idea to have one. One participant said that it was the right place to put it on the questionnaire because it could not be missed the way it could be if it were at the end of the questionnaire.

What do you think of the fourth section, about confidentiality of information?

Participants generally trusted the statement that the information was strictly confidential. One participant said that confidentiality was not a concern "when you have nothing to hide".

What is your reaction to the fifth section?

One participant said that the section answered the question he was asking himself as to why Statistics Canada did not use Revenue Canada records to complete their survey.

If you were in charge of Statistics Canada, which income survey would you use, the blue form (old) or the black form (new)?

Everybody said that they would choose the black form.

If Statistics Canada asked you for your permission to access your income tax records at Revenue Canada instead of answering an income survey, would you do it?

Six participants said that they would give their permission and two said that they would not. Participants said that they would accept either because they had nothing to hide or because they felt it was important to provide the information in order to help research and improve things. Participants' comments on why they would not accept included that refusing was a matter of principle since the income tax forms were supposed to be confidential and that if there were serious mistakes in the income tax form, then Statistics Canada would also collect wrong information.

If Statistics Canada asked you to give them your SIN to access your income tax records, would you give them your permission?

Some participants said that they would do so, but reluctantly. One woman said that she had changed her response from a no to a yes because she thought it was contradictory to say that she trusted Statistics Canada but not agree to give them her SIN. One person said she would refuse because she compared giving one's SIN to "giving the key to your house".

If you were asked at the end of your participation to the Labour Force Survey to participate in a six-year survey that would be conducted twice a year, would you accept?

All participants said that they would agree to participate.

When answering an income question, do you prefer to state your income directly or to answer a series of questions that would narrow down to your approximate income?

All participants agreed that they preferred stating their income directly because that method is more accurate.

What would you do to increase the response rate to income questionnaires?

Respondents mentioned making the survey more personal by conducting it in person each time. Some of them thought that the personal contact and knowing that the interviewer took the time to come to their home, was important. Some other participants felt that they should be able to send the survey back by mail or be provided with a number where the interviewer could be reached in case the interviewer could not reach the respondent at the time that the survey was being conducted. One participant summarized this concern of not being reached by saying "Help us help you".

How would you ensure participation in a six-year survey conducted twice a year?

Participants suggested providing feedback to respondents on their participation, in the form of an annual report and letting respondents know of the projects that were developed as a result of the information collected during the survey. Participants said they wanted to feel involved.

What would make you feel involved in the survey?

Two participants suggested an annual meeting with respondents. One of them said they could discuss any topic, like a focus group session, while the other said that respondents could be asked to take notes on the survey while it was being conducted and that respondents could share their notes at the annual meeting.

How could Statistics Canada keep track of people moving?

Participants suggested including a postage-paid notification card with the questionnaire, providing a telephone number for respondents to call in case they moved, asking respondents for the name of a person that Statistics Canada could contact to obtain their new phone number and address, and calling respondents in June to find out if they were planning to move.

Montréal Mixed Focus Group

The focus group held in Montréal on June 17 lasted approximately 2 hours and was composed of a mix of respondents and non-respondents. It included three women and five men whose ages ranged between 26 and 54. The session was moderated in French by François Cadoret and was observed by representatives from Statistics Canada.

Please tell me how you first heard about the Survey of Consumer Finances?

Participants had either heard about the survey over the phone from their LFS interviewer, from an interviewer who had come to their home to tell them about the survey or had received information about the survey in the mail. Those who had received the information by mail were then contacted by telephone. One

person described wondering why Statistics Canada was collecting the same information that he had just filled out on his income tax form.

How was the survey described to you?

One participant said he had been told that the SCF was done to finish up the LFS and another did not feel much information had been given to him about the survey. He had wondered why the information was required after he had just filled out his income tax return and his interviewer had only asked him 2 or 3 questions before finishing the survey. Another participant thought that information about the credibility of the survey was missing. Some participants mentioned being reticent to participate at first but being reassured by the fact that Statistics Canada was conducting the survey. Participants thought that their interviewers had been professional and had completed the survey without wasting time.

What was your first reaction to the survey?

Participants described wondering why they had to fill out the same questions as on the income tax forms all over again and being reticent to participate because of the nature of the information requested. One person said she was suspicious about all surveys but that she thought it was important to participate for Statistics Canada. Another said she was reticent to answer personal questions over the phone and feeling insulted by income questionnaires. This participant thought it was a waste of time to provide information that the government already has, especially over the phone. Some participants mentioned the fact that the government "knows everything anyway" while others said that Statistics Canada could not know about income since they can not access Revenue Canada's income tax records. A few participants did not think that was true. Lastly, one woman said she had been told

that the survey would not be sent to her name, just her address, and that had not been the case.

Were the information and instruction booklets clear to you?

Some participants mentioned not receiving the brochures. Those who did thought they were clear and well done.

What makes you decide to answer or not to answer a survey like that?

Respondents mentioned feeling that it was important for information to be collected to improve the situation of Canadian families and that the interviewer had been an influence in their decision to participate. One participant said that she would not have accepted to participate if the request had come from a private company and another that she refused to participate over the telephone since she had no way of verifying that the interviewer was indeed calling from Statistics Canada. One respondent said he would have liked to give the information in person rather than over the phone since he was providing private information and could not know whether someone other than the interviewer was listening to the conversation.

Was it easy for the respondents to obtain information from other family members?

Most participants found it easy since they were answering for their children or their spouse whose income was easy to find out. One person said that the whole family had answered the survey together and another that he had only given approximations for income of other family members.

What is your first reaction to the new package that Statistics Canada is thinking of introducing?

Most of the participants found the package interesting because it looked less intimidating, less official and was more spread out than the old questionnaire. Some of the participants were confused by aspects of the questionnaire, namely by the arrows and by the very first line of the questionnaire. One participant said that the fact that the respondent is helping Statistics Canada should be emphasized and that "Thank you" should appear at the end of the questionnaire itself.

What is your reaction to the first section?

Participants generally thought the information was interesting because it allowed them to realize what was done with the information collected. One participant did not think the information provided anything that had not been heard before but found it useful anyway.

Is there anything missing from the first section that you would want to see there?

At least three participants said that the reference to the private sector in the first section was not clear to them. These participants did not feel they understood what was meant by the reference to private research. Two were concerned that the information (including their name) might be sold to the private sector and another thought that the reference provided a different outlook on Statistics Canada, which she found interesting.

What are your reaction to the second section?

One participant said the question was misleading since, even though answering the questionnaire was not long, looking for the income tax forms could take some time. Another participant thought that if the forms were sent in March, the information was probably readily available but that it would not be the case if the survey was done in July or August.

What is your reaction to the third section?

At least three participants felt they would be unlikely to use the 1-800 number but a few others said that it was good to have it in case they had any questions to ask about the survey.

What is your reaction to the fourth section?

Participants tended to be split in half regarding their trust in the "strictly confidential" statement. One participant said she could not trust it because the first time she was called by an interviewer, she was called by a name other than the one appearing in the phone book. She therefore thought that the information that was supposed to be confidential had leaked out from somewhere. The participants who were bothered by the reference to the private sector in the first section said that it was contradictory to say the information was confidential and to imply that the private sector had access to it.

What is your reaction to the fifth section?

One participant said this section made things clearer for him because he was wondering why Statistics Canada did not use people's income tax records to do the

survey. One participant said that anyone in government could call and say they were from Statistics Canada just to check the information that was given on the income tax form and that the government could therefore not be trusted.

Are the other sections clear to you?

The other sections were clear to participants but a few had comments to make. One participant said he did not think that anyone would answer the question about interests or other similar income on the questionnaire since they are usually small sums. A woman made the suggestion that respondents should be told how they were selected to participate in the survey.

What is your overall impression of the questionnaire?

One participant mentioned the fact that the very first line (Income received by: ___) was not clear. Another participant did not find it clear whether the entire family's income had to go on the same survey or on separate surveys. The arrows used were also confusing to some participants, either because they did not realize that the arrows indicated which section to go to depending on the answer to the yes or no question and thought that they had to answer either yes or no. One participant also expressed confusion as to whether she had to answer the questions immediately next to the arrows only or the other questions as well. One participant suggested using a "if yes, go to" or "if no, go to" statement instead of the arrows. Another felt it would be better not to use arrows or "go to" statements but to just answer in the same way as in the old form (answering the question if it applies, putting a cross if it does not).

What about the instructions on the other side?

Everyone thought the instructions were clear except one person, who did not understand why arrows were used. One participant also mentioned thinking that the instructions were too small, despite her good vision.

If you were in charge of Statistics Canada, which survey would you choose: the blue (old) one or the black (new) one?

Every participant but one said that they would choose the black survey. The one participant who said he would choose the blue survey thought that it was better made.

Would you give permission to Statistics Canada to access your tax records at Revenue Canada instead of participating in a survey?

The majority of the participants said they would give their permission. Those who said they would not said that they were concerned about the information "getting into the hands of the private sector" and that they did not think Statistics Canada had "any business" accessing those records.

What if Statistics Canada asked you to give them your SIN so they could access your income tax records?

Fewer participants said they would give permission for Statistics Canada to use their SIN than would give permission for use of their tax records. They felt that the SIN is too personal, that there is too much information that can be accessed with the SIN and that they would lose control over which information was being accessed. One person said "I don't even want to imagine what they could do with [my SIN]".

Would you agree to participate in a six-year survey that would be conducted twice a year?

Most participants said they would agree to participate because it would provide Statistics Canada with a follow-up on people and because it would provide important information necessary to put programs in place that would affect everyone. Most of the participants who said that they would not agree to participate, stated that it was because twice a year was too frequent. They said that they would be more likely to be willing to participate if the information was collected only once a year.

When answering an income question, do you prefer to state your income directly or do you prefer to check off an income category?

Most participants said they would prefer to check off a range, although most acknowledged that the information provided would then be less accurate.

What would you do to increase the response rate to the income questionnaire?

Participants suggested letting respondents know why the survey was being conducted and providing participants with the results of the survey; advertising the survey; giving the respondents a number where their interviewer can be reached; and making sure that there is a "personal touch" to the survey. The people who suggested the last recommendation said that an in-person survey would be better than a telephone survey and it was important to know the person that was conducting the interview beforehand. One participant suggested advertising the survey and asking interested people to go to Statistics Canada to participate. That way, he said, the participants would be in the right frame of mind to answer personal and financial questions.

How would you ensure participation in a six-year survey?

Participants said that respondents should be given reports on the results of the survey and concrete examples of what was accomplished because of the survey, advertising the survey and including a change-of-address notification card. Participants felt it was important for people to know why they were participating and to be explained why it was important to participate to improve conditions.

Appendix E - Interview Summaries

Montréal Interview

The interview on June 15 was done in French with a 49 year-old respondent to the SCF and lasted approximately 40 minutes. The interview was conducted over the telephone by Chantal Roy.

First I would like you to tell me a little bit about how you first heard about the Survey of Consumer Finances. How was it described to you? What did you think of it?

The interviewee said an interviewer had come to her home and had asked her whether she would be interested in participating in the SCF. She thought that the survey sounded interesting and felt it was important to participate. The respondent said that it is important for people like her to help people like the interviewer do their job so that improvements to living conditions in Canada can be implemented.

Do you remember reading the brochure and instruction booklet that came with the survey? If yes, was everything clear?

The respondent said that she remembered reading the brochures and finding them interesting and clear.

How did you decide whether you would or would not participate to the Survey of Consumer Finances? What factors influenced your decision?

The respondent believed it was important for her and for people like her to participate because in the end, it is for the sake of Canadian people that such surveys are being conducted and respondents really help themselves by responding

to surveys since improvements can be implemented following the results of surveys. She thought that other respondents were influenced by the same kind of reasoning when deciding whether to participate or not to participate in surveys.

Were there any factors, such as privacy, the type of information requested, lack of clarity of the terms used in the survey, and response burden that influenced your decision to participate in the survey?

The respondent said she had not been influenced by the factors mentioned above and the fact that the information requested was financial in nature had not influenced her decision either. She reiterated that everyone must do his or her part in helping the country and that was the main factor that influenced her. The interviewee said that she had not thought that there would be so many supplemental surveys to the LFS but that she had wanted to finish what she had started. She stated this as being one reason why she agreed to participate in the Survey of Consumer Finances. The interviewee had not found anything in the Survey unclear.

Statistics Canada told you that the information that you would provide would be "strictly confidential". What does the term mean to you?

The interviewee said that in her opinion, "strictly confidential" meant that she would have some peace after answering the questionnaire and that she would not be receiving questionnaires from any other places. She said the term meant that the information would not get out of Statistics Canada and that people outside of Statistics Canada, especially marketing people, would not get her name from them.

What did you do when you first received the survey? Did you fill it out in advance or did you wait to fill it out with the interviewer? Were the terms used in the questionnaire clear?

The respondent filled out the questionnaire as soon as she received it and gave instructions to her daughter to give the answers to the interviewer in case she called at a time when the respondent would not be home. The interviewee understood everything and all the terms were clear to her. She used her income tax return form to help her fill out the survey because she could not remember all the information that was requested.

If Statistics Canada asked your permission to use your SIN to access your income tax records at Revenue Canada to obtain the information instead of asking you to participate in a survey, would you give them your permission?

The interviewee said that she would not agree to give her permission because she felt that if Statistics Canada wanted information about her income they should just come to her and ask her for it. She did not see the use in going to Revenue Canada to obtain the information. The respondent also mentioned that she had been told that people had to be careful about whom they gave their SIN to and that made her particularly reluctant to the idea of giving it to Statistics Canada.

Is there any type of revenue, such as lottery winnings or cash made on-the-side, that you would not be likely to report in a survey requesting financial information?

The respondent said she would report all her earnings because she did not like the idea of "playing around with the law" since the information that one reports, or does not report, can always be checked for accuracy.

Does the way in which income questions are asked make a difference to you? For example, would you prefer to state your income directly, to check off an income range or to answer a series of questions (examples were given to the interviewee)?

The interviewee said that the way in which an income question was asked did not make a difference to her.

If you were in charge of Statistics Canada, what would you do to increase the response rate to an income questionnaire?

The respondent said that people are basically lazy and believe that answering surveys will take time. She said they do not realize that the surveys do not take much time to complete and that this should be emphasized but she could not suggest any specific way in which this could be done. She did suggest giving a choice to people of answering the survey over the phone or in-person.

Would you have any other comments to make before we finish off the interview?

The interviewee mentioned that the survey had been well organized and that she had made sure to tell her daughter about the survey and give her instructions as to what to do in case the interviewer called in her absence.

Ottawa Interview

The Ottawa interview on June 17 was conducted in English over the phone and lasted approximately 45 minutes. The interview was conducted by Chantal Roy over a speaker phone and Ms. Ruth Dibbs listened to the interview. The interviewee, a 40 year-old female respondent to the SCF, was made aware that she was being interviewed over a speaker phone and that a representative from

Statistics Canada was going to be listening to the conversation. The interviewee did not have any objections to formulate.

Please tell me how you first heard about the Survey of Consumer Finances? How was it described to you and what did you think of it?

The interviewee said she had heard about the survey from the interviewer that had been conducting the LFS. She had been told that the Survey of Consumer Finances would come in the mail and that there would be a follow-up by telephone. The interviewee described being reticent at first about answering the survey because of the need to provide financial information as well as her name and telephone number. She said the fact that her name was associated with the information bothered her and that she would have been less reluctant to participate if the questionnaire had been anonymous. The respondent also mentioned being worried that her name would be put in a database.

Do you remember reading the brochure and instruction booklet that came with the survey? How did you find them?

The respondent said she only skimmed through the brochure and booklet and felt she did not need to do anything more than that because the interviewer had explained everything very clearly over the phone.

What did you do when you first received the SCF form?

The respondent first talked to her husband, who was reluctant to participate, about the survey and then put it away for a while.

Did you use your income tax return forms to help you answer the survey? Did you fill out the survey in advance or with the interviewer over the telephone?

The interviewee said she had filled out the questionnaire in advance and had used her income tax return form to complete it. She had then talked to her accountant about some questions that she did not understand because she had not completed her income tax return form herself.

Were there any terms used in the questionnaire that were not clear to you?

The interviewee said that all the terms were clear but because she did not fill out her income tax return form herself, there were some questions that she did not understand and that she discussed with her accountant.

How did you decide whether you would or would not participate in the Survey of Consumer Finances? Were there any factors, such as concerns about privacy, response burden, and timing of survey after tax return, that influenced your decision?

The respondent said that she had decided to participate mainly because she needs some of the data collected by Statistics Canada in her line of work and can therefore see the relevance of participating in surveys. She did not think that any of the factors mentioned above had influenced her decision to participate and mentioned that her only concern was about providing her name with the questionnaire.

Did you talk to anyone else in deciding whether to participate or not?

The interviewee had talked about the survey to her husband, who had refused to participate because he was concerned about privacy. The interviewee also

mentioned that her husband had told her, when refusing to participate, that "the government has enough information as it is".

How do you think other people decide whether to participate or not to participate in that kind of survey?

The respondent said the two main factors that probably influence other people's decision to participate or not to participate are whether they feel they have the time to complete the questionnaires and whether they see the relevance in participating in surveys.

Do you think you would be likely to report income such as lottery or bingo winnings or cash made on-the-side in an income questionnaire?

The interviewee first said that income of this type was "nobody's business" and that bingo and lottery winnings had nothing to do with income but were more like prizes. She added that she would probably forget about 'income' of this type anyway and would therefore be unlikely to report it.

Would you be willing to give Statistics Canada permission to access your income tax records at Revenue Canada to obtain information instead of asking you to participate in an income survey?

The interviewee said she would not agree to give her permission because then the information can no longer be said to be private and confidential since it is attached to the respondent's name. She added that if the income tax return forms contained errors, the information gathered by Statistics Canada would also be erroneous. She believed that the possibility of giving out false information would worry people more than giving information to the government.

Would you agree to give Statistics Canada your SIN to access your income tax records at Revenue Canada?

The interviewee said she would not give her permission because of the fact that the information could still be attached to her name.

If at the end of your six-month participation in the Labour Force Survey, Statistics Canada asked you to participate in a six-year survey conducted twice a year, would you agree to participate?

The interviewee said she would be willing to participate but that she would probably forget to notify Statistics Canada if she moved during the time of the survey.

Is there a way you prefer to answer income questions in an income survey? For example, would you prefer to state your income directly, check off an income range, or answer a series of questions (the interviewee was given examples for each)?

The respondent said that she would definitely prefer checking off an income range.

If you were in charge of Statistics Canada, what would you do to increase the response rate to an income questionnaire?

The interviewee suggested not requiring respondents to provide their name or telephone number. She said that people are concerned about their rights to privacy and that they would feel better about mailing in the survey anonymously.

What would you do to gain the cooperation and commitment of people to participate in a six-year survey?

The interviewee suggested having representatives from Statistics Canada sign a declaration which would be given to respondents and that would assure them that the information they would provide would not be used the way they think it might be used. She also suggested making the form as short as possible, in a readable print and good size font and printing the survey back-to-back if it contained more than two pages (to avoid respondents having to manipulate too many pages). From her experience conducting surveys, the respondent said that black on blue, like the old form, was hard to read and that a green or beige background was easier on the eye and was less stark than white.

Toronto Interview

The Toronto interview on June 17 was conducted in English over the phone. The interviewee was a 54 year-old male respondent to the Survey of Consumer Finances. The interview was conducted by Chantal Roy and lasted approximately 30 minutes.

Please tell me about how you first heard about the Survey of Consumer Finances.

The interviewee had received the survey through the mail with instructions on how to fill it out. He later received a phone call asking him for his answers over the phone.

Do you remember reading the brochure and instruction booklet that came with the survey? What did you think?

The respondent said that he read the instruction booklet but the instructions given on the questionnaire itself were clear enough that he would not have needed to look at the booklet to complete the questionnaire.

What did you do when your first received the survey? Did you fill it out in advance or with the interviewer?

The interviewee said he had put the survey aside for a while but that he had eventually filled it out with the help of his income tax return form before the interviewer called him.

Were there any terms on the questionnaire that were not clear do you? Did anyone help you in filling out the questionnaire?

The interviewee said that everything on the survey had been clear to him and nobody had helped him fill out the survey and, as a matter of fact, he had helped his brother fill out the survey he had received.

How did you decide whether you would or would not participate in the Survey of Consumer Finances? Were you concerned about aspects of privacy, response burden, lack of clarity of the terms used and timing of the survey?

The respondent said that he had decided to answer the survey because, as long as it "does not cost [him] financially", he likes to help out people who request his participation in surveys. The interviewee said he had not been concerned about aspects of privacy because it was clear to him that the information was confidential. He did not think that any of the terms were unclear but there were

some questions he could not answer because there were no records available for them and he could not remember the answers. Still, he felt that the timing of the survey after the income tax return was a good time because the figures were relatively fresh in his mind.

Did you talk to anyone else in deciding whether to participate or not to participate in the survey? How do you think other people decide whether or not to participate?

The respondent had not talked to anyone in deciding whether to participate in the survey or not but he had talked to other people who had received it and did not feel there existed any pattern that could describe the reasons that respondents and non-respondents chose to respond or not to respond. He felt that non-respondents decided not to respond because they probably "could not be bothered".

Do you think you would be likely to report income such as lottery or bingo winnings or cash made on-the-side in an income questionnaire?

The respondent believed that he would be likely to report income of this type if he were convinced of the confidentiality of the information provided. He did not see a problem in reporting income of this type since "it is not taxable anyway".

Would you be willing to give permission to Statistics Canada to access your income tax records at Revenue Canada instead of participating in an income survey? Would you be willing to give them your SIN to access your income tax records?

The participant said he would give his permission to Statistics Canada to access his income tax records with or without his SIN because he said he had "nothing to hide" and because he felt that Statistics Canada can access the information anyhow.

If at the end of your six-month participation in the Labour Force Survey Statistics Canada asked you to participate in a six-year survey conducted twice a year, would you be willing to participate?

The interviewee said that if his circumstances remained the same i.e. he did not move, he would be willing to participate.

When answering an income question, is there a way that you prefer the question to be asked? (The interviewee was asked to choose between a direct statement, an income range or a series of questions after being described the alternatives).

The interviewee said that he would prefer to answer an income category.

If you were in charge of Statistics Canada, how would you get more people to participate in an income survey?

The respondent felt that most people are motivated by monetary incentives and paying them to participate would increase the response rate. He also suggested advertising the survey on television or in the newspapers to get people's attention and to bring the survey into public awareness. He said that this method would not necessarily cost money if the free advertising time available in the media was used. The respondent also recommended not sending flyers through the mail since people will think of them as junk mail.

If you wanted to gain the cooperation and commitment of people to a six-year survey, what would you do?

The interviewee suggested explaining precisely what the survey was about to potential respondents and stressing the importance of their participation. He

thought that if people felt flattered about having been chosen to participate, their commitment would be increased.

Do you have any more comments to make before we finish off the interview?

The respondent said that large portions of the survey did not relate to him and similar surveys in the future could be conducted in two parts. One first part would be short and general and depending on the answers provided to that first part, some respondents could then be sent a second, more "specialized" survey.

Montréal Interview

The Montréal interview on June 17 was conducted in French and lasted approximately 25 minutes. The interview was conducted by Chantal Roy and the interviewee was a 32 year-old female respondent to the Survey of Consumer Finances.

Please tell me a little bit about how you first heard about the survey.

The interviewee said that she had first been told about the survey from her LFS interviewer, over the phone. She thought the survey sounded interesting and was interested in participating.

Do you remember reading the brochure and instruction booklets that came with the survey?

The interviewee remembered receiving the brochure and booklet but had not read them because she felt it had not been necessary for her to do so.

How did you fill out the questionnaire? Were there any terms used in the questionnaire that were not clear to you?

The interviewee said she had answered the questions that she understood before the interviewer called her without using her income tax records form. She was uncertain about the way to answer some questions because she was receiving both unemployment and social insurance benefits at the time so she waited until the interviewer called to answer them. The interviewer then explained how to proceed very clearly.

How did you decide whether to participate or not to participate in the Survey of Consumer Finances? Were there any factors, such as concerns about privacy, response burden, lack of clarity of the terms used in the questionnaire, or timing of the survey that influenced your decision?

The participant said she decided to participate in the survey because she felt people in society have to help each other out and that it was important for her to participate in order to help the government improve conditions in society as a whole and to allow people to realize how people in Canada live. The interviewee was not concerned about the private nature of the information because her interviewer had named herself; the interviewee trusted the interviewer and trusted the fact that Statistics Canada would keep the information confidential. The fact that Statistics Canada was conducting the survey reassured her and encouraged her to participate. The interviewee said she was not concerned either by any of the factors mentioned above. The interviewee had not talked to anyone else when deciding whether she would participate to the survey or not. She said she had "no idea" how other people decide whether to participate or not to participate in similar surveys.

Do you think you would be likely to report income like bingo or lottery winnings or cash made on-the-side on an income questionnaire?

The respondent did not feel she could answer the question because she said that she had never been in a position to win or earn any income of this type.

Would you be willing to give Statistics Canada permission to access your income tax records at Revenue Canada instead of answering an income survey? Would you be willing to give them your SIN to do so?

The interviewee did not feel it mattered to her and said she would give her permission because she felt that Statistics Canada could access the information anyway.

If after your six-month participation in the Labour Force Survey, Statistics Canada asked you to participate in a six-year survey that was conducted twice a year, do you think you would be interested in participating?

The interviewee said she would be willing to participate and that she would remember to call Statistics Canada if she moved during the time that the survey was being conducted.

When answering an income question, is there a way that you prefer the question to be asked? For example, would you prefer stating your income directly, checking off an income category or answering a series of questions? (The participant was given an example for each alternative).

The interviewee said that she would prefer checking off an income category.

If you were in charge of Statistics Canada, how would you get more people to participate in an income questionnaire?

The participant suggested asking each respondent to give Statistics Canada the names of two or three people that they know and who they think would be willing to participate in the survey, therefore creating a chain of potential respondents.

How would you ensure cooperation and commitment of people to a six-year survey?

The respondent could not suggest anything because she felt it was the responsibility of the people that had agreed to participate in the survey to remain in the survey and that although they would be in the wrong if they decided to drop out, it was their decision and there was nothing that could be done to change their mind.

Would you have any other comments to make before we finish off the interview?

The respondent said that she had liked the experience of participating in Statistics Canada surveys and she would like to do it again in order to help society. She also mentioned that she had thought that her interviewer had been very nice.

Ottawa Interview

The interview on June 23 was done in-person with a respondent to the SCF and was conducted by Chantal Roy. The interview was observed by Ms. Ruth Dibbs, with the consent of the interviewee, and lasted approximately 50 minutes.

Tell me a little bit about how you first heard about the Survey of Consumer Finances. How was it described to you? What did you think of it?

The interviewee said that someone had left information brochures at her home while she was gone and that she had read them and found the survey interesting. She said she was curious to know how she had been selected. When the interviewer called back, they set up a schedule together for the interviews to take place.

What did you do when you received the SCF form?

The interviewee had not received the questionnaire by mail and could not therefore fill it out in advance. When the interviewer called, the interviewee used her income tax forms to help her answer the questions.

How did you decide whether to answer or not to answer the survey? What factors influenced your decision?

The interviewee said that she had always been curious about the different figures that were presented in the media and was interested in being part of the statistics. She mentioned trusting the fact that the information would be kept strictly confidential and that she might have been reluctant to participate if she had not already taken part in the LFS. She thought the timing of the survey right after the income tax return was good because the information was readily available but believed that some people might be suspicious and that the timing might lead them to think that someone was trying to double check the information that they had provided on their income tax return forms.

Why do you think some people refuse to participate in the SCF?

The interviewee thought that acceptance or refusal to participate had a lot to do with the extent to which people are familiar with statistics. She said that non-respondents are probably concerned with how the information will be used and how they were selected to participate. She suggested advertising the survey to make people more aware of it.

Let's go through the sections of the new package Statistics Canada is thinking of using in the future. Tell me what you think of each section?

The interviewee thought the first section was good because it showed why questions on income were asked and what kind of conclusions could be drawn from the information collected. It also informed people that government is aware of certain issues and knows where to direct its attention for program implementation. She found the second section reassuring but could not see the usefulness of the 1-800 number given in the third section. She said that the interviewer had explained everything in detail and could not think of reasons to use the 1-800 number. She believed that the end of the questionnaire would be a better place to put the phone number. The interviewee trusted the statement about confidentiality of information and thought that the second sentence of the paragraph reinforced it and gave it more weight.

The remaining sections were clear to the interviewee except for the section on how to complete the form. She found the second point confusing and unclear because of the nature of the survey i.e. because of the fact that each member of the household has to be surveyed but that the survey asks that some income be reported jointly. The interviewee thought that she would probably remember to

tell Statistics Canada if she were moving and that the 1-800 could probably be used for that purpose.

What is your reaction to the questionnaire?

The interviewee had never seen the blue questionnaire before but she immediately said that she did not like it upon seeing it because she thought it looked too much like an income tax form. She liked the black survey better but found the arrows confusing and suggested using "if yes, go to" or "if no, go to" statements instead of arrows. She said that she would not have thought of looking at the back of the questionnaire for instructions and she would probably have completed the survey before thinking of flipping it over. She thought that the arrows worked better on that side of the questionnaire.

Is there any type of income that you think you might not be willing to report in an income survey, like lottery or bingo winnings, or cash income made for jobs on the side?

The interviewee said she would probably be willing to report income like that, if she remembered it, on the black form but that she would be unlikely to do so on the blue form because she felt it looked too much like an income tax form.

If Statistics Canada asked you the permission to access your income tax records at Revenue Canada instead of asking you to participate in a survey, would you give them your permission?

The interviewee said that she would be reluctant to do it because it meant accessing information in another government department and would therefore question the confidentiality aspect of the questionnaire. She said that she might think both departments had entered into an agreement to exchange other types of

information as well. She would not give permission to Statistics Canada to use her SIN for the same reasons.

If you were asked to participate in a six-year survey that was conducted twice a year, would you be willing to participate?

The interviewee said that she would probably be willing to participate except that she did not think that the information would change that much at six-months intervals. She said that conducting the survey only once a year would probably be enough. She said Statistics Canada could use her office number to track her down if she moved.

Do you have a preference between stating your income directly, checking off an income category or answering a series of questions when asked to answer an income questions (the interviewee was given examples for each alternative)?

The interviewee said that she would prefer to check an income category because it was the simplest option and felt that most people would be more comfortable with a range option. She mentioned that being asked to state income directly might lead some people to be reluctant to answer a survey questionnaire if they are worried about confidentiality.

How would you increase the response rate to an income questionnaire?

The interviewee suggested advertising the survey and how the information collected will be used, letting people know of the purpose of the survey and stressing the importance of it. She also suggested ensuring the confidentiality aspect of the questions and gave using income categories as an example.

How would you ensure participation in a six-year survey?

Again, the interviewee said that the purpose of the survey and information about how the results will be used should be stressed and potential respondents should be explained the long-term goals of the survey. She also said that answering the questionnaire should not be too time-consuming (not more than 15-20 minutes each time).

Would you have any other comments?

The interviewee said that the interviewer was important in the survey process and that the interviewers should be very open, pleasant to deal with and willing to answer respondents' questions. She also thought there should be a number where the interviewer can be reached. She said that the interviewer will make the difference as to whether people decide to participate in a survey or not and that her interviewer had been very good.

The interviewee added that the survey should be clear on how people were selected to participate and give, for example, the criteria for selection , the percentage of the population participating in the survey and the regions where the survey is being conducted.

Toronto Interview

The Toronto interview on June 25 was conducted in English over the phone with a non-respondent to the Survey of Consumer Finances. The interviewee was a 38 year-old female. The interview was conducted by Chantal Roy and lasted approximately 40 minutes.

Please tell me how you first heard about the Survey of Consumer Finances? How was it described to you and what did you think of it?

The interviewee said that she first heard about the LFS survey and its supplementary surveys over the telephone and she was hesitant to participate at first. She said that she had taken down the name of the interviewer as well as a telephone number she could call to verify the information and that she had participated in the surveys up to the point where her participation on the Survey of Consumer Finances was requested. She then refused to answer questions requiring financial information.

Why did you decide not to participate in the Survey of Consumer Finances?

Although the interviewee said, when probed, that she might have been somewhat concerned about issues of privacy and confidentiality when she refused to participate in the Survey of Consumer Finances, these were not the main reasons for her refusal to participate. The interviewee said that she refused mainly because she did not see the point in providing Statistics Canada with information that was already on record (at Revenue Canada). In her words, she "did not see any reason to reverify" the information.

Do you think you would be likely to report income such as lottery or bingo winnings or cash made on-the-side in a questionnaire on income?

The interviewee said that she did not see any reason for not reporting this type of income. When asked if there was a way in which she would prefer income questions to be asked (between stating income directly, checking off an income range or answering a series of questions), she said that she would prefer checking off an income range because this method would increase confidentiality of information.

If Statistics Canada asked your permission to access your income tax records to obtain information on income instead of participating in a survey, would you give your permission? If Statistics Canada asked you to give them your SIN to do so, would you accept?

The interviewee said she would give her permission to Statistics Canada to access her income tax records but that she would have to know the specific purpose for collecting the information and to whom the information collected would be provided. The interviewee said that she would want all of this information in writing and not over the telephone. She said that she would also agree to give Statistics Canada her SIN under the same conditions and with a written guarantee of confidentiality. The participant added that the onus should be on Statistics Canada to keep the information confidential and that people who give their permission for their tax records to be accessed should be able to take recourse against Statistics Canada if the information was to leak out in some way.

If after your six-month participation in the Labour Force Survey Statistics Canada asked you to participate in a six-year survey conducted twice a year, would you agree to participate?

The interviewee said that she probably would not be interested in participating because the information provided would be too broad in content and because she felt the survey should be done on a more "professional and confidential basis". The interviewee said that such a survey should not be done over the phone because there is no guarantee about confidentiality of information that can be provided over the phone. She felt it was important for respondents to know to whom i.e. which government department, the information would eventually be passed on.

If you were in charge of Statistics Canada and you wanted to get more people participating in the Survey of Consumer Finances, what would you do?

The interviewee said that she would work on the confidence of the individual concerning the use that would be done of the information collected. She said that she would provide background information about the survey as well as information about "where the information would be heading". The interviewee said that a greater sense of professionalism and humanity would surround the survey if it were conducted in-person and that this was necessary because respondents do not want to feel like they are just feeding information to Statistics Canada. She added that respondents should get a chance to ask questions of interviewers before being asked to participate in a survey.

How would you ensure the cooperation and commitment of people to a six-year survey?

The interviewee said that respondents should be told of the exact purpose for the survey and should be made to feel like they are a part of what is going to be developed as a result of the survey. She also suggested keeping respondents informed of what was being done with the information collected and letting them know the results of what was done.

Do you have any other comments to make before we finish off the interview?

The interviewee said that most people are unsure and sceptical about how the information collected will be used and that they should be given more confidence about the survey. She suggested clarifying the relationship between the different government departments regarding the possibility for departments to access information from one another.

Montréal Interview

The Montréal interview on June 25 was conducted in French with a 59 year-old male respondent to the Survey of Consumer Finances. The interview was conducted by Chantal Roy and lasted approximately 20 minutes.

Please tell me how you first heard about the Survey of Consumer Finances. What did you think of it?

The interviewee said that he had first heard about the survey from a lady who had visited him at home and had told him about the survey. He said that her explanations were very clear and that he had thought it would be interesting to participate and help others.

Do you remember receiving a brochure and an instruction booklet with the survey?

The interviewee said he could not remember receiving them.

How did you complete the survey? Did you fill it out in advance? Did you use income tax records to help you answer?

The respondent said that he had filled out the first questionnaire in the series of survey in-person with the interviewer and had completed the rest over the phone. For the Survey of Consumer Finances, he gave his answers to the interviewer from memory without filling out the questionnaire in advance.

How did you decide whether to participate or not to participate in the Survey of Consumer Finances? Were there any factors that influenced your decision?

The respondent said that he had decided to participate in the survey because he was interested in helping others. He felt that other people decided to participate for the same reason that motivated him. The interviewee had made his decision to participate in the survey by himself and had not talked to anyone else in deciding whether to participate or not. He felt that the timing of the survey, immediately after the income tax return, was a good time to conduct the survey since he could remember figures easily and did not have to refer to any forms.

Would you be likely to report income such as lottery or bingo winnings or cash made on-the-side in a survey asking questions about income?

The interviewee said that he would be likely to report income of this type because he had "nothing to hide".

If Statistics Canada asked your permission to access your income tax records at Revenue Canada to obtain information on income instead of participating in an income questionnaire, would you give them your permission? Would you accept to give them your SIN to do so?

The interviewee said that he would be willing to give his permission to Statistics Canada to access his income tax records with or without his SIN, again because he said he had "nothing to hide". When asked whether he would be willing to participate in a six-year survey conducted twice a year, he also said that he would accept to participate.

If you were in charge of Statistics Canada and you wanted to get more people to participate in an income survey, what would you do?

The respondent suggested paying people for their participation. This was also his suggestion for obtaining the cooperation and commitment of people in a six-year survey.